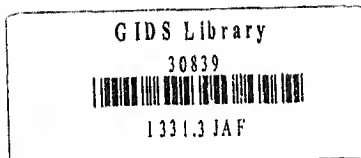


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**EVALUATION OF SWARN JAYANTI SHAHRI
ROZGAR YOJNA (SJSRY) AND NATIONAL
SLUMS DEVELOPMENT PROGRAMME (NSDP),
1999-2000 IN LUCKNOW DIVISION
OF UTTAR PRADESH**

SPONSORED BY

**STATE URBAN DEVELOPMENT AGENCY (SUDA)
GOVERNMENT OF UTTAR PRADESH**



S.S.A. JAFRI

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JAF
employment
8/10/2001

**GIRI INSTITUTE OF DEVELOPMENT STUDIES
SECTOR "O" ALIGANJ HOUSING SCHEME
LUCKNOW - 226 024**

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PREFACE

Uttar Pradesh is one of the most congested and populated state of India, if placed, in the hierarchy, of countries its position would be sixth of the world. In U.P. out of total 166,052,859 population (2001) roughly about one-fifth is urban population living in about 684 towns/cities, which consist about 6734 slums. Most of these slums do not have civic amenities and people are living in extremely poor condition. People are deprived of potable water, flush latrine, clean environment, health and educational facilities, electricity, pucca roads, proper source of income and any income generating skill. In order to uplift the poor of urban areas, (consisting 12 city corporations, 225 municipal towns and 447 town areas) and link them with the main stream of development. The Government had established in 1990 the State Urban Development Agency (SUDA) as a headquarter in Lucknow and District Urban Development Agencies (DUDA), in each district. Mostly Central Government sponsored programmes are run by these agencies with the view to improve the standard of living of the urban poor and link them with the gainful economic activities and provide the minimum basic urban civic amenities/facilities.

It is extremely essential to uplift, economically, the poorest of the poor, otherwise they can't be linked with the main stream. For this purpose the ladies belonging to poorest of the poor categories, are organized in urban slum areas of the state and 1,00,963 R.C.V., 10,009 S.H.G. and 1,239 CDS under the Community Development Societies are established. Besides these, 949 Thrift and Credit Societies and 563 Development of Women and Children in Urban Areas (DWACUA) are established. State Urban Development Agency (SUDA) and District Urban Development Agency (DUDA) are implementing the required programmes through the said community organizations, which also fulfills the aspect of empowerment of women as desired universally.

Under the guidance of Central Government the Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development programme (NSDP), consisting several urban welfare programmes for upliftment of poor belonging to below poverty line and for women empowerment are run by the SUDA/DUDA. State Government has fixed

maximum Rs. 320.84 per month per person for below poverty line criterion. While implementing various programmes, the main focus is always on community participation, empowerment of women, capacity building and convergence.

SUDA again sponsored a very delicate responsibility to Giri Institute of Development Studies to evaluate it's various programmes implemented in 63 small and medium towns and 6 cities (district head quarters) during 1999-2000 in Lucknow division (consisting districts, Lucknow, Raebareli, Unnao, Hardoi, Sitapur and Lakhimpur). Previously on Government initiative Institute had successfully evaluated the programmes which were implemented upto November 1997 by SUDA and DUDA Under Urban Basic Services for the Poor (UBSP) and National Slums Development Programme (NSDP) in eight district headquarters (consisted districts: Lucknow, Raebareli, Gorakhpur, Faizabad, Shahjahanpur, Dehradun, Ghaziabad, and Jhansi). This evaluation report of UBSP was well considered while implementing various programmes of Swarn Jayanti Shahri Rozgar Yojna (SJSRY), National Slums Development Programme (NSDP) and other programmes. This report hopefully would again help in smoothening the pits and faults if any in future implementation of programmes. After all working by trial and error method is the best possible simple way of achieving the desired goals within our complex social and economic fabric of society.

This assignment on evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY), National Slums Development Programme (NSDP) 1999-2000 and other Programmes in Lucknow division was sponsored by State Urban Development Agency, Department of Urban Employment and Poverty Alleviation, Government of Uttar Pradesh in February 2001. I am extremely grateful to Shri Navneet Sehgal (IAS), Director of SUDA, who was kind to consider us to evaluate the SUDA and DUDA implemented programmes related to SJSRY and NSDP etc. and sanctioned the required amount. He also took keen interest by giving thoughtful and scholarly ideas and mobilized the DUDA machinery to assist us as desired. I am also grateful to Shri Arvind Narain Mishra, (PCS), Additional Director SUDA for inspiring us in our endeavour. All the officers and staff of SUDA, particularly Shri R.K. Chandola, Statistical Officer, who always helped even beyond office hours deserve my heartfelt thanks and regards. All the DUDA officers and CV's of 6 districts of

Lucknow division who cooperated and helped our survey team through March to June 2001, my humble expression of gratitude goes to them.

My senior colleague and Director of the Institute Prof.G.P. Mishra was always a source of inspiration by which I could be able to bring this report into a shape. My field staff of the project Shri Brijesh Tewari R.A., Shri Mohhamed Asim Siddiqui, R.A. , Shri Ashirwad Asthana, R.A., Shri Mohammad Zuber, R.A., Shri Devendra Kumar Singh, R.A., Shri Mohammad Dawood, P.I., Shri Amit Kumar Srivastava, P.I., Shri Virendra Kumar Kashyap, P.I., Shri Mohammad Usman, F.A., and Shri Mukesh Srivastava. F.A., who conducted the entire field survey and tabulated the data on stipulated time, deserve my heartfelt appreciation and thanks. I am also thankful to Dr. Lallan Dubey S.R.F. and Ms. Huma Rizvi, R.A., who were kind to assist in handling the data. Ms. Ishrat Hasnain, Technical Assistant in the Computer Section of the Institute deserve my special thanks, who processed the huge data despite of her busy schedules. My Special thanks also go to Ms. Geeta Bisht, Typist Clerk who word processed the script on Computer intelligently. Mr. Harish Chandra, Dup. Machine Operator assisted in arranging the questionnaires and preparing the tabulation sheets for which I am thankful to him. Last but not the least I am grateful to my faculty colleagues staff of Library and Administration who always inspired and gave encouragement to complete the task.

I am pretty sure that this evaluation study would become the guideline for further implementation of welfare programmes among the poorest of the poor of urban slums. I am also sure that this report based on huge scarce primary data collected by our skilled survey team would not only be used by SUDA and DUDA officials, but also be made available to scholars and planners by publishing in the form of book. This is experienced so by seeing the enormous demand of our first evaluation report on UBSP, which could not be fulfilled as yet.

S.S.A.JAFRI

**GIRI INSTITUTE OF DEVELOPMENT STUDIES
SECTOR 'O' ALIGANJ EXTENSION
LUCKNOW**

November 15, 2001

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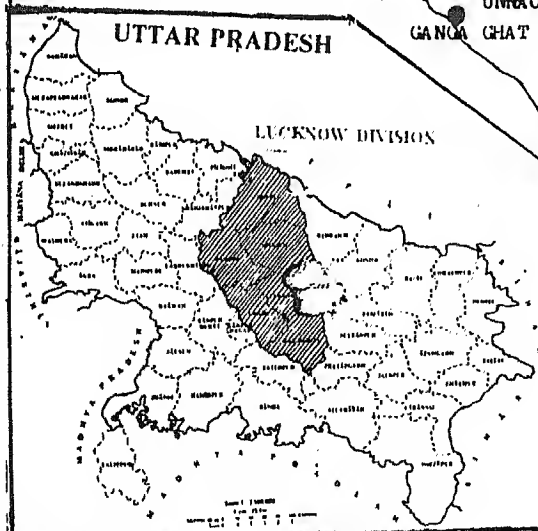
LUCKNOW DIVISION
SURVEYED CITIES AND TOWNS

Legend:
 ■ CITY HEAD QUARTER
 ● SMALL AND MEDIUM TOWN

Map Labels (Cities and Towns):
 PAKIALAN, MAILANI, SINGHAI, BITHIAUR, GOLAKUNATH, LAKHIMPUR, DHANU, MOHAMMADI, IERI, EL DIKWA, HARLAON, TAMEAUR, AMBIAUR, SHAHABAD, PIHAN, AHOLI, SITAPUR, LAHARPUR, PALI, KHAIRABAD, ISWAN, HARDOI, NIMSAR, SHRIK, MAHMUDA, PATTEPUR, SHINDI, BILGHAM, MALHUGANJ, KACHAUNA, TSENI, SANDILA, KUHSATH, G. MURADABAD, BANGALAU, KURSATH, FATEHPUR, CHISTI, UGU, SAIPUR, NIYOTANI, MOHAMMAD, KAKORI, MAIHABAD, UHAS, LUCKNOW, GOSALINGANJ, AMETHI, NAGHAM, NAWABGANJ, UNAO, CHAT, GANOA, PURWA, MAURAWAN, BACHAWAN, MAHARAJGANJ, JAIS, PAIDARELY, DALMAU, PARSADPUR, SALON, UNCHAHAR, BIGHAPUR, BHAGWANTNAGAR, DALGANJ.

Inset Map: UTTAR PRADESH, LUCKNOW DIVISION

Scale: 0 10 20 30 40 50 Miles



CHAPTER I

INTRODUCTION

Under the Swarn Jayanti Shahri Rozgar Yojna (SJSRY), besides self employment programme, wage employment for unemployed, and casually employed poor are to be benefited. For this purpose the UBSP framework has been followed and implemented through urban local units and community structures. The financial support of Central Government and State Government is in the ratio of 75 : 25 basis. The SJSRY is basically to strengthen the community structure. The implementation of SJSRY would be from very bottom like local community development through self help groups and convergence, instead of top to bottom development process. In target areas where urban poor people concentrate, self help groups, community Societies and Societies for community development are being established. Identification of deserving beneficiaries, guidance for preparing the proposal, formation and registration of Societies, observation and monitoring for the right direction of whole process of development are generally done by the community volunteers.

Thrift and Credit Societies are formed by the self help groups which work for community saving and community programmes. Thrift and Credit Societies and community development Societies (CDS) are registered/formed independently. The society units try to organize local available resources and link with the institutional (DUDA and Bank) financing efforts.

The registered Societies have advantage of getting direct financial assistance and market Credit. SUDA spends Rs.100/- per member of the society in the initial year and afterwards Rs.75/- is spent annually. Various Societies are under the nodal agency of Community Development Society (CDS). These Societies are supposed, to be not only confined in taking care of health, welfare and educational programmes but they have to combine various programmes related to entire social sector.

Employment generation scheme is implemented in all size of towns/cities of India where people living below the poverty line are identified. Women, S.C. and S.T. are given special attention. The proportion of women beneficiaries are always not less than 30 per cent where as the proportion of S.C. and S.T. are at least equal to the proportion of their population. About 3 per cent physically handicapped persons are supposed to get their due reservation. This self employment scheme would not be applicable on those who are educated more than IX class. This educational limit is done with the view that the persons qualified class X and above can be covered under the Prime Minister's Employment Scheme. For wage employment programme no educational limit is kept. For exact identification of deserving beneficiaries house to house survey is prescribed. Besides the economic yardstick for below poverty line, the non-economic yardstick would also be applied. Non-economic yardsticks are as follows:

Table :1 Weightage for Non-Economic Identification Criterion

	WEIGHTAGE					
	Worst condition			Better condition		
	A	B	C	D	E	F
A. Standard of Living	100	80	60	40	20	0
i. Roof	Thatched roof	Tent	Asbestos	Wooden	Tiles	Cement
ii. Floor	Muddy	Concrete	Brick	Cement	Chips	Marble
iii. Water	Beyond 500 Mtrs.	Community handpump	community Tubewells	Private Handpump	Private Tubewell	Private Pipe sufficient water
iv. Hygiene	Defecation in open	Community dry latrine	Community flush latrine	Private dry latrine	Private flush latrine	Sever linked flush latrine
B. Level of Education	Illiterate	V Class Pass	VIII Class Pass	X Class Pass	XII Class Pass	B.A. Pass
C. Level of Employment	Unskilled, Casual Labour/UN-employed	semi skilled	self employed/ vendor	Owned working place	Owned business and place	With social security and in group
D. Level of children in the family	Non-School going, working children	Occasionally school going, working children	School going and working children	Non school going & non working children	Occasionally school going and non working children	Punctually school going and non working children

FOR EXAMPLE :**Standard of Living****Particulars****Weightage**

1. Roof of the house	Asbestos sheet	60
2. Floor of the house	Concrete	80
3. Water	Insufficient	100
4. Hygiene	Dry latrine	80
5. Level of education	VIII class passes	60
6. Employment level	Semi skilled	80
7. Children's condition	working but also attending Literacy classes	80

Total 540**Average weight of the house****540 = 77.1****7**

Priority list for identifying the most deserving among the people living below the poverty line :

Weightage		Priority
1.	80-100	I Highest
2.	60-80	II
3.	40-60	III
4.	20-40	IV
5.	0-20	V Lowest

Thus 77.1 weightage falls in the IInd priority category.

Weight point 100 indicates worst condition where as "0" indicates better condition in the non-economic yardstick. Thus people getting the highest weightages would be given highest priority while with lowest weightage in the lowest priority would be given.

The following are the programmes under Swarn Jayanti Shahri Rozgar Yojna (SJSRY), besides National Slums Development Programme (NSDP), few more programmes are run by SUDA, which are evaluated in our study.

1. *Urban Self Employment Programme (USEP)*
2. *Urban Self Employment Training Programme (USETP)*
3. *Urban Wage Employment Programme (UWEP)*
4. *Development of Women and Children in Urban Areas (DWACUA)*
5. *Thrift and Credit Programme among Women*
6. *National Slums Development Programme (NSDP)*
7. *Balika Samridhi Yojna (BSY)*
8. *Balbari Shiksha*

1. Urban Self Employment Programme (USEP)

This programme started in 1997 for people getting less than or equal to Rs.320.84 per month income. Maximum of Rs.50, 000.00 loan for any economic gainful activity is provided with 15 per cent subsidy, 5 per cent refundable margin money and on 12 per cent interest for 5 years from prescribed Nationalized Bank. There was no guaranty and no

security except CDS would sign the certificate for below poverty line. Beneficiary should be below IX.class pass or no class pass and should be not more than 40 years of age.

2. Urban Self Employment Training Programme (USETP)

Under this programme in poor localities generally ladies are given training for self employment. Women are trained in various crafts like, stitching, chikan, embroidery etc. Women form a group of maximum 25, and they are trained for 300 hours or 3 months. A stipend of Rs.300/- p.m. is given along with a kit after training.

3. Urban Wage Employment Programme (UWEP)

The aim of this programme is to provide wages to local labourers and mistries. They are identified and provided a Rozgar Card with nominal charges of Rs.5/-. Whenever construction of Kharanja Road, Kharanja nali, Community Centre or Public Latrine etc. is taken up these poor labourers and mistries of the slums are engaged for the job.

4. Development of Women and Children in Urban Areas (DWACUA)

In this programme minimum of ten women are grouped and a society is registered. A maximum of Rs.2,50,000/- loan is provided from the bank with a subsidy of 50 per cent. No margin money no security or surety is required. The purpose of this loan is to do some gainful economic activity by the coordination of women members. One DUDA officer keeps watch and assists the group as and when required.

5. Thrift and Credit Programme Among Women

Poorer women are made to learn how to make saving habits. A group of 10 to 20 women is formed and registered as Society and a Joint Account is opened in the bank. The account is called Sakhi Kosh. Members choose their President, Vice-president and Secretary. Monthly meetings are called to decide loans to their need loans are provided to deserving members on nominal interest. After one year of normal functioning, SUDA provide once Rs.1000/- per member as revolving fund. The only condition is that if this society does not function according to norms SUDA has the right to withdraw its contribution.

6. National Slums Development Programme (NSDP) And Assistance to Community Structure

The Government of India started this programme as Central Assistance programme in 1996 and presently it is implemented in urban areas of 59 districts of Uttar Pradesh. Under this programme the basic facilities/ infrastructure are provided and various type of social welfare activities are performed. The purpose of this programme is to improve the living condition of slum dwellers and provide an healthy environment. District Urban Development Agencies (DUDA) have taken up construction of Kharanja road, Kharanja nali, hand pump India mark II, Sulabh Shauchalaya, Community Centres and Electrification work.

7. Balika Samridhi Yojna (BSY)

This programme was started on 15th August 1997. Those female infants born (one or maximum two), their mothers are provided Kisan Vikas Patra of Rs.500, which would be doubled in 6 to 7 years. This money would be available to mother when her daughter

attains school going age. This programme gives importance to Female children, when they are neglected lots in our society.

8. Balbari Shiksha

Under this scheme of UBSP, Government provided Balbari Shiksha, as a formal education at the doorstep of the poor children of 3-6 years age group free of cost. The main purpose was to motivate and initiate those children in education who would have remained illiterate and without any formal education due to various socio-economic reasons. In order to motivate children, they were lured with popularly known 'Pushtahar' (a light refreshment) and occasionally reading/writing materials were also given in the classroom.

For evaluation purposes 20 per cent or 1581 beneficiaries of all components under SJSRY, NSDP and other programmes of SUDA as mentioned above were surveyed. While surveying not only the programmes by which they were benefited but also their overall socio-economic condition at family level was inquired and recorded under general information as per the exhaustive questionnaire. This was essential in order to know whether the beneficiaries were genuine and the scope of future improvement in their standard of living. Thus 61 towns and 6 cities (6 district headquarters) of Lucknow Division were surveyed at household level. Fatehpur Chaurasi and Bighapur towns of Unnao district couldn't be surveyed, as their respective DUDA officials expressed their inability to provide the basic information i.e. the list of beneficiaries with their addresses. In fact these basic information were not maintained in their offices and thus they ignored our survey team which had visited them several times. Even telephonic and postal correspondences couldn't move them. This survey was conducted by a very skilled team during extreme hot summer conditions of March to June. Processing of data was done

both by computer and manually. The final tables are prepared by simple arithmetic of average and Percentage.

For convenience Lucknow Metropolitan City was divided into 9 zones, and named after the popular localities like 1. Lalbagh zone, 2. Aliganj zone, 3. Alambagh zone, 4. Rajajipuram zone, 5. Daliganj zone, 6. Nakhas zone, 7. Indra Nagar zone, 8. Aminabad zone, and 9. Neelmatha zone. All other nearby localities were clubbed under these popular localities as given in the appendix. Since small and medium towns (kasbas) do not have many beneficiaries they are added together. Cities (district headquarters) of Raebareli, Unnao, Hardoi, Sitapur and Lakhimpur are also individually taken as a total and further zoning was not required as done in case of Lucknow metropolis.

FINANCIAL AND PHYSICAL TARGET AND ACHIEVEMENT

As per the following Table-2 SUDA had total provision of Rs.1254.29 lacs to spend on various programmes as narrated above during the financial year 1999-2000. During this period Rs.1057.29 lacs or 84.29 per cent were spent and Rs. 197.00 lacs or 15.71 percent were still left as unused money. Ten major chunk of money i.e. Rs. 833.11 lacs or 66.42 per cent of the entire provision was spent in National Slums Development Programme that too only in Lucknow and Raebareli cities. Only Rs.421.18 lacs or 33.58 per cent was spent on Swarn Jayanti Shahri Rozgar Yojna (SJSRY) when it was comparatively more emphasized.

Table: 2 Financial and Physical Targets and Achievements of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) in Lucknow Division 1999-2000

(Rs. in lacs)

Sub Scheme	Total Fund Available	Financial Expenditure	Financial %age against Col.2	Physical Target 1999-2000	Physical Achievement	Physical %age against Col.5	Net Balance Rs.
1. District Lucknow							
NSDP (only city)	803.84	815.58	101.46	426337	574895	134.85	-11.74
USEP	58.89	49.73	84.45	2191	1018	46.46	9.16
USEP TRG	13.44	3.48	25.89	450	400	88.89	9.96
UWEP	8.12	23.88	294.09	5209	10240	196.58	-15.76
Thrift & Credit Society	6.06	0.76	12.54	230	59	25.65	5.30
DWACUA	2.47	1.25	50.61	10	13	130.00	1.22
2. District Raebareli							
NSDP (only city)	26.78	17.53	65.40	34211	22040	64.42	9.25
USEP	19.06	8.91	46.75	274	180	65.69	10.15
USEP TRG	2.67	1.43	53.56	58	179	308.62	1.24
UWEP	37.21	3.09	8.30	17634	9219	52.28	34.12
Thrift Credit Society	1.14	0.00	0.00	29	31	106.90	1.14
DWACUA	3.06	0.00	0.00	5	2	40.00	3.06
3. District Unnao							
USEP	12.83	4.83	37.65	390	174	44.62	8.00
USEP TRG	3.00	1.16	38.67	82	0	0.00	1.84
UWEP	18.80	7.12	37.87	25140	6084	24.20	11.68
Thrift & Credit Society	1.64	0.10	6.10	41	11	26.83	1.54
DWACUA	3.06	0.00	0.00	5	5	100.00	3.06
4. District Hardoi							
USEP	15.93	11.71	73.51	421	277	65.80	4.22
USEP TRG	6.60	0.00	0.00	86	0	0.00	6.60
UWEP	51.87	16.54	31.89	27106	13645	50.34	35.33
Thrift & Credit Society	1.78	0.00	0.00	44	15	34.04	1.78
DWACUA	7.26	6.25	86.09	5	5	100.00	1.01
5. District Sitapur							
USEP	21.64	18.60	85.95	443	345	77.01	0.04
USEP TRG	5.62	1.97	35.05	94	40	42.55	3.65
UWEP	22.27	12.45	55.90	28868	10597	36.71	9.82
Thrift & Credit Society	1.88	0.00	0.00	47	0	NA	1.88
DWACUA	3.06	0.00	0.00	5	0	NA	3.06
6. District Lakhimpur							
USEP	8.17	4.60	56.30	336	109	32.44	3.57
USEP TRG	1.54	1.78	115.58	71	0	0.00	-0.24
UWEP	69.26	44.54	64.31	21677	35936	165.78	24.72
Thrift & Credit Society	1.41	0.00	0.00	35	9	25.71	1.41
DWACUA	13.93	0.00	0.00	5	10	200.00	13.93
Total Lucknow Division							
NSDP (only city)	830.62	833.11	100.30	460548	596935	129.61	-2.49
USEP	136.52	98.38	72.06	4060	2203	54.26	38.14
USEP TRG	32.87	9.82	29.88	841	619	73.61	23.05
UWEP	207.53	107.62	51.86	125634	85721	68.23	99.91
Thrift & Credit Society	13.91	0.86	6.18	426	125	29.34	13.05
DWACUA	32.84	7.50	22.84	35	35	100.00	25.34
Grand Total	1254.29	1057.29	84.29	591544	685638	115.91	197.00

Source: State Urban Development Agency (SUDA), Lucknow (U.P.)

Urban Self Employment Programme (USEP) could not be implemented in 7 small and medium towns of Lucknow district, when in other districts it was well implemented. In Lakhimpur District the amount allotted for USEP was too less i.e. only Rs. 8.17 lacs in comparison to other districts. The least expenditure was made on USEP in Unnao district Rs. 4.83 lacs and in Lakhimpur district Rs. 4.60 lacs only, when in other districts it was quite high. In Lakhimpur district only 1.54 lacs were provided for Urban Self employment Training Programme, which was comparatively too less. In Hardoi district the provision for USETP was Rs. 6.60 lacs, but the programme could not be implemented during 1999-2000. In Lucknow district the provision for USETP was Rs. 13.44 lacs, but only Rs. 3.48 lacs were spent which is only 25.89 percent. Under Urban Wage Employment Programme (UWEP) Rs. 8.12 lacs were provided and instead Rs. 23.88 lacs were spent, but so far no Rozgar Card was provided to the workers. In other districts, though a provision under UWEP is made, but this amount is spent quite less in proportion and Rozgar Card is yet to be provided. Since UWEP beneficiaries are generally not listed, it was quite difficult or rather impossible to find them in the field to enquire about their employment condition.

Thrift and Credit Societies are important component of self help group for poor ladies. Though the provision of amount is quite uniform with obvious exception of Lucknow Metropolitan city, but the amount allotted seems to be quite less, the programme is quite impressive and more societies could be encouraged for women empowerment. Similarly, Development of Women and Children in Urban Areas (DWACUA) is an important component of women empowerment, but the money provision is quite less with the exception in Lakhimpur district where Rs. 13.93 lacs were allotted. However, implementation of DWACUA programme was done only in Lucknow and Hardoi districts where SUDA/DUDA need to concentrate for forming more societies of DWACUA, because

Table: 3 Proposed Target for Balika Samridhi Yojna for the Year 1999-2000

District	City and Small & Medium towns	Population (1991)	Financial Target	Physical Target
1. Lucknow				
1	Amethi	9331	0.050	10
2	Gosaiganj	7560	0.040	8
3	Itaunja	5099	0.030	6
4	Kakori	13016	0.070	14
5	Lucknow City	1619115	8.630	1726
6	Maliabad	13666	0.070	14
7	Mahona	5696	0.030	6
8	Nagram	7652	0.040	8
Lucknow Total		1681135	8.960	1792
2. Raebareli				
1	Bachhrawan	9646	0.050	10
2	Dalmou	4654	0.020	4
3	Jais	20934	0.110	22
4	Aliganj	15405	0.080	16
5	Maharaganj	5010	0.030	6
6	Parsadepur	7191	0.040	8
7	Raebareli City	129904	0.690	138
8	Salon	10460	0.060	12
9	Unchahar	6703	0.040	8
Raebareli Total		209907	1.120	224
3. Unnao				
1	Auras	3724	0.020	4
2	Bangemau	20023	0.110	22
3	Bhagwanthnagar	5115	0.030	6
4	Bighapur*	5935	0.030	6
5	Fatehpur Chrsi*	4242	0.020	4
6	Ganga Ghat	50260	0.270	54
7	Ganj Muradabad	7906	0.040	8
8	Hyderabad	5803	0.030	6
9	Kursath	4948	0.030	6
10	Maurawan	12101	0.060	12
11	Mohan	10816	0.060	12
12	Nawabganj	7691	0.040	8
13	Niyotani	6007	0.030	6
14	Purwa	18558	0.100	20
15	Rasulabad	5878	0.030	6
16	Safipur	16951	0.090	18
17	UGU	5915	0.030	6
18	Unnao City	107425	0.570	114
Unnao City		299298	1.590	318

Table 3 (contd...)

4. Hardoi				
1	Beniganj	7385	0.040	8
2	Bilgram	20738	0.110	22
3	Gopamau	10255	0.050	10
4	Hardoi city	88651	0.470	94
5	Kachauna Ptseni	10268	0.050	10
6	Kursath	5126	0.030	8
7	Madhoganj	8723	0.050	10
8	Mallawan	26922	0.140	28
9	Pali	12279	0.070	14
10	Pihani	21047	0.110	22
11	Sandi	18955	0.100	20
12	Sandila	38605	0.210	42
13	Shahabad	53657	0.290	58
Hardoi City		322611	1.720	344
5. Sitapur				
1	Biswan	36763	0.200	40
2	Hargaon	14032	0.070	14
3	Khairabad	29674	0.160	32
4	Laharpur	37051	0.200	40
5	Mahmudabad	16013	0.090	18
6	Maholi	32606	0.170	34
7	Nimsar Misrikh	18689	0.100	20
8	Paitepur	9176	0.050	10
9	Sidhauli	13797	0.070	14
10	Sitapur City	121842	0.650	130
11	Tambaur Ahmd	14025	0.070	14
Sitapur Total		343668	1.830	366
6. Lakhimpur Kheri				
1	Barwar	8993	0.050	10
2	Dhaurahra	15875	0.080	16
3	Gola Gkmath	41872	0.220	44
4	Kheri	21683	0.120	24
5	Lakhimpur City	79951	0.430	86
6	Mailani	11084	0.060	12
7	Mohammadi	26721	0.140	28
8	Oel Dhakwa	9462	0.050	10
9	Palia Kalan	28855	0.140	28
10	Singhai Bhirura	15479	0.080	16
Lakhimpur Total		259975	1.370	274
Grand Total of 6 Cities & 63 Towns		3116594	16.590	3318

* Could not be surveyed due to unavoidable circumstances.

Source: State Urban Development Agency (SUDA), Lucknow (U.P.)

it would involve many more women with skill and vision. Thrift and Credit Societies and DWACUA, if formed by genuinely desirous ladies in each locality and town, then its demonstrative effect would attract more women to have insight and become industrious and empowered.

Balika Samridhi Yojna (BSY) is also an important component of Women empowerment, under which mother of female infant is provided Rs.500/- now instead of cash money, Kisan Vikas Patra is given which can be encashed after maturity of 6 to 7 years. The total amount allotted under BSY during 1999-2000 was Rs.16.59 lacs and about 3316 mothers were proposed to be benefited. In this scheme upto two female infants were to be benefited. Perhaps this scheme was started quite late, that's why only in few areas it could be implemented so far. In several towns of many districts no body knows about this scheme. We could not get the official record about the achievement of BSY.

While surveying 1581 beneficiaries under various programmes implemented during 1999-2000 by SUDA and DUDA, questions were asked who motivated and helped (CV, DUDA, Bank, Govt. Information or Local people) you in availing benefits in particular programme you opted for? Over all in Lucknow division about half of beneficiaries i.e. 50.03 per cent reported that they got motivated by CVs followed by local people 19.54 per cent, DUDA official 14.11 per cent, Government information 5.57 per cent and Bank Official only 2.72 per cent the least. In small and medium towns over all CVs motivated a little less than half, when in cities CVs motivated just about half of beneficiaries. In areas where CVs motivated quite less proportion of beneficiaries are in Lalbagh zone 20.37, Aliganj zone 35.09, Alambagh zone 27.14, Raebareli towns 18.00, Sitapur city 26.73 and least in Sitapur towns only 3.00 per cent. DUDA officials motivated maximum in Sitapur

towns 69.00 per cent beneficiaries followed by Raebareli towns 56.00 per cent and Hardoi city 30.67 per cent. Motivation by local people is also quite encouraging, maximum beneficiaries reported motivated by local people in Lalbagh zone 50.00 per cent followed by Unnao towns 38.89, Daliganj zone 35.71, Aliganj zone 35.09 and Rajajipuram zone 34.08 per cent. Motivation by Government Information and Bank Officials was not quite encouraging .

Similarly 45.79 per cent beneficiaries reported helped by CVs in Lucknow division, followed by 19.48 per cent by local people, 17.52 per cent by DUDA officials, 4.81 by Bank officials and least 1.20 per cent by Government information. In Sitapur towns no beneficiary reported getting help from CV's. Lowest performance of C.V.'s in helping the beneficiaries was reported from Sitapur city 7.92, Rajajipuram zone 11.36, Raebareli towns 18.00, Indra Nagar zone 18.82, Lalbagh zone 20.37, Hardoi city 22.67 and Alambagh zone 27.14 per cent. In Lucknow towns CVs did the excellent job by helping all the beneficiaries DUDA officials reported helping maximum beneficiaries in Indra Nagar zone 69.41 per cent followed by Sitapur towns 59.00, city 57.43 and Raebareli towns 46.00 per cent, but in other areas it was not so encouraging. Local people also reported to be extremely helpful in some parts of Lucknow metropolitan city like Lalbagh, Rajajipuram, Aliganj, Alambagh and Daliganj zones i.e. 51.85, 50.00, 47.37, 42.86 and 37.14 per cent respectively. In Lakhimpur city and towns Lucknow towns and Neelmatha zone no beneficiary reported got help from local people. Not a single beneficiary was reported helped by Bank officials in Rajajipuram zone, Lucknow towns, Raebareli, Unnao, Hardoi and Lakhimpur cities including Lakhimpur towns. However in Aminabad zone 20.51, Neelmatha zone 18.18 and Raebareli towns 12.00 per cent beneficiaries were helped by bank officials. Beneficiaries were not significantly helped by Government information

Table: 4 Percentage Respondents Reported Motivated and Helped Under Various SUDA Programmes

District	Urban	Motivated*					Helped*				
		C.V	DUDA Officials	Bank officials	Govt. Information	Local people	C.V.	DUDA officials	Bank Officials	Govt. Information	Local people
1. LUCKNOW	Lalbagh Zone 1	20.37	1.85	1.85	7.41	50.00	20.37	0.00	1.85	7.41	51.85
	Aliganj Zone 2	35.09	12.28	8.77	5.26	35.09	31.58	7.02	7.02	0.00	47.37
	Alambagh Zone 3	27.14	14.29	7.14	5.71	24.29	27.14	14.29	8.57	0.00	42.86
	Rajajipuram Zone 4	40.91	20.45	0.00	2.27	34.09	11.36	11.36	0.00	2.27	50.00
	Daliganj Zone 5	51.43	4.29	2.86	5.71	35.71	50.00	10.00	2.86	0.00	37.14
	Nakhas Zone 6	48.68	3.95	5.26	1.32	17.11	51.32	2.63	6.58	1.32	14.47
	Indra Nagar Zone 7	42.35	20.00	2.35	8.24	25.88	18.82	69.41	8.24	0.00	3.53
	Aminabad Zone 8	56.41	1.28	0.00	21.79	14.10	61.54	1.28	20.51	0.00	11.54
	Neelmatha Zone 9	72.73	6.06	18.18	0.00	0.00	75.76	3.03	18.18	0.00	0.00
	CITY	43.21	9.35	4.41	7.23	26.45	38.10	15.70	8.29	1.06	27.51
	7 TOWNS	100.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00
2. RAEBARELI	TOTAL	46.60	8.79	4.15	6.80	24.88	41.79	14.76	7.79	0.99	25.87
	CITY	73.04	3.48	0.00	1.74	9.57	73.04	3.48	0.00	0.00	11.30
	8 TOWNS	18.00	56.00	2.00	12.00	4.00	18.00	46.00	12.00	10.00	14.00
3. UNNAO	TOTAL	56.36	19.39	0.61	4.85	7.88	56.36	16.36	3.64	3.03	12.12
	CITY	75.44	8.77	0.00	0.00	8.77	78.95	6.14	0.00	0.00	7.89
	15 TOWNS	44.44	5.56	2.38	0.79	38.89	51.59	6.35	3.97	0.79	28.57
4. HARDOI	TOTAL	59.17	7.08	1.25	0.42	24.58	64.58	6.35	2.08	0.42	18.75
	CITY	42.67	30.67	1.33	6.67	16.00	22.67	26.67	0.00	0.00	30.67
	12 TOWNS	57.28	5.83	7.77	3.88	24.27	38.83	6.80	3.88	0.00	14.56
5. SITAPUR	TOTAL	51.12	16.29	5.06	5.06	20.79	32.02	15.17	2.25	0.00	21.35
	CITY	26.73	17.82	1.98	16.83	29.70	7.92	57.43	5.95	0.00	22.77
	10 TOWNS	3.00	69.00	3.00	10.00	15.00	0.00	59.00	8.00	7.00	25.00
6. LAKHIMPUR	TOTAL	14.93	43.28	2.49	13.43	22.39	3.98	58.21	6.97	3.48	23.88
	CITY	89.09	0.00	0.00	0.00	0.00	87.27	1.82	0.00	0.00	0.00
	9 TOWNS	75.54	0.00	0.00	1.44	3.60	79.86	0.72	0.00	0.00	0.00
COMBINED	TOTAL	79.38	0.00	0.00	1.03	2.58	81.96	1.03	0.00	0.00	0.00
	6 CITIES	50.93	10.52	2.73	6.33	20.74	45.08	17.43	5.16	0.58	21.81
	61 TOWNS	48.38	19.86	2.71	4.15	17.33	47.11	17.67	4.15	2.35	14.98
COMBINED	Total	50.03	14.11	2.72	5.57	19.54	45.79	17.52	4.81	1.20	19.48

* Not necessarily 100 per cent as NSDP (which is a general programme for locality) respondents are also included.

Source: Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.", March-June 2001.

except 10.00 per cent in Raebareli towns. Motivation and help plays an important role, especially in Government sponsored welfare programmes to be a success.

CHAPTER II

POPULATION DYNAMICS

While surveying 1581 beneficiaries or 20 per cent of all programmes belonging to SJSRY, NSDP and others in Lucknow division, their detailed household related socio-economic condition was also interrogated, besides the programmes by which they were benefited. It would be interesting to analyze the population dynamics of the surveyed household, as it is the basis of any planning. For example social stratification is according to caste (SC, ST, OBC and others) and religion (minority and majority) age groups are meant to analyse fertility, dependent age group, school going age group, sanile age group and working age group etc. Marital status, sex ratio and migration are all important demographic aspects from planning point of view.

In Lucknow division out of total 1581 beneficiaries, which were surveyed, 64.96 per cent were from six district city headquarters and 35.04 per cent belong to 61 small and medium towns. Similarly, beneficiary's total household population was 8043 and with proportion of 65.30 and 34.70 per cent in six districts city headquarters and 61 towns respectively. Overall average sex ratio in cities was 995 and in towns 1021 females per 1000 males whereas the highest sex ratios of 1174 was found in Neelmatha zone of Lucknow city and the lowest sex ratio 901 was found in Nakhas zone. This clearly shows that Neelmatha zone which is an out skirt of Lucknow city, still bleeds out the male workers in search of jobs due to nearby decimal economic opportunities. Whereas Nakhas zone, which is an old CBD of Lucknow city has the centripetal force to attract and accommodate

the immigrant males for economic opportunities which makes the lowest sex ratio. In small and medium towns of Lucknow and Raebareli districts the sex ratio is lowest i.e. 923 and 947 females per thousand males respectively. This low sex ratio among the rest of the districts is because Lucknow and Raebareli towns are located closer to the metropolitan cities like Allahabad and Lucknow, where their male migrants get the economic opportunities.

Religion wise proportion of household population belonging to beneficiaries of various programmes are spread into Hindus 69.69 per cent, Muslims 30.04 per cent and others 0.36 per cent. Proportion of the Muslim population is according to the proportion generally found in urban areas of Uttar Pradesh is quite matching as it is estimated to be 32 per cent.

While analysing the religious population in towns, we find that in Unnao and Hardoi districts the proportion of Muslim household population is 23.80 and 16.43 per cent respectively which is comparatively lower. On the other hand in Sitapur, Raebareli and Lakhimpur the proportion of Muslim household population is quite high i.e. 57.74 per cent, 47.70 per cent and 47.06 per cent respectively. The anomaly among the city headquarters of districts Hardoi and Lakhimpur are quite glaring as the muslim household population is quite low i.e. 12.08 and 19.07 per cent respectively.

While analysing the Scheduled Caste, Scheduled Tribe, Other Backward Caste and forward caste, household population is 14.41, 0.05, 49.24 and 36.30 per cent respectively. In Raebareli and Sitapur towns the proportion of Scheduled Caste household population is quite low i.e. 8.13 and 4.37 per cent respectively. Their proportion in city headquarters of the districts Hardoi 4.59, Unnao 12.13 and Lucknow 13.05 per cent, which is comparatively lower. S.T.s concentration is only in Sitapur towns and no where else they were benefited.

Table: 5 Religion and Caste wise Percentage of Population to Total Population

District	Urban	Total Population			Religion					Caste			
		T	M	F	Hindu	Muslim	Sikh	Christian	Others	S.C.	S.T.	O.B.C.	Forward
1. LUCKNOW	Lalbagh Zone 1	250	50.00	50.00	77.20	20.00	0.00	2.80	0.00	16.80	0.00	64.40	18.80
	Aliganj Zone 2	289	48.44	51.56	59.86	40.14	0.00	0.00	0.00	12.46	0.00	59.17	28.37
	Alambagh Zone 3	371	48.52	51.48	92.99	7.01	0.00	0.00	0.00	25.61	0.00	42.86	31.54
	Rajajipuram Zone 4	198	45.45	54.55	76.77	23.23	0.00	0.00	0.00	6.06	0.00	22.73	71.21
	Daliganj Zone 5	376	54.79	45.21	84.84	13.83	1.33	0.00	0.00	5.59	0.00	65.69	28.72
	Nakhas Zone 6	333	54.95	45.05	46.85	51.35	1.80	0.00	0.00	1.80	0.00	24.63	73.57
	Indranagar Zone 7	422	47.87	52.13	67.30	32.70	0.00	0.00	0.00	9.00	0.00	52.37	38.63
	Aminabad Zone 8	394	47.46	52.54	60.66	39.34	0.00	0.00	0.00	11.42	0.00	68.78	19.80
	Neelmatha Zone 9	172	41.28	58.72	82.56	17.44	0.00	0.00	0.00	41.28	0.00	31.40	27.32
	CITY	2805	49.34	50.66	71.41	27.95	0.39	0.25	0.00	13.05	0.00	50.30	36.65
	7 TOWNS	195	53.85	46.13	75.38	24.62	0.00	0.00	0.00	17.44	0.00	41.03	41.54
	TOTAL	3000	49.63	50.37	71.67	27.73	0.37	0.23	0.00	13.33	0.00	49.70	36.97
2. RAEBARELI	CITY	641	54.76	45.24	73.32	26.68	0.00	0.00	0.00	28.24	0.00	48.33	22.93
	8 TOWNS	283	52.65	47.35	50.18	47.70	0.00	0.00	2.12	8.13	0.00	53.00	38.87
	TOTAL	924	54.11	45.89	66.23	33.12	0.00	0.00	0.65	22.08	0.00	50.11	27.81
3. UNNAO	CITY	577	49.57	50.43	64.30	34.84	0.87	0.00	0.00	12.13	0.00	54.07	33.80
	15 TOWNS	563	48.31	51.69	76.20	23.80	0.00	0.00	0.00	17.94	0.00	43.52	38.54
	TOTAL	1140	48.95	51.05	70.17	29.38	0.44	0.00	0.00	15.00	0.00	48.86	36.14
4. HARDOI	CITY	414	51.45	48.55	87.92	12.08	0.00	0.00	0.00	4.59	0.00	42.03	53.38
	12 TOWNS	566	48.41	51.59	83.57	16.43	0.00	0.00	0.00	15.19	0.00	31.63	53.18
	TOTAL	980	49.69	50.31	85.41	14.59	0.00	0.00	0.00	10.71	0.00	36.02	53.27
5. SITAPUR	CITY	558	50.90	49.10	74.91	25.09	0.00	0.00	0.00	16.13	0.00	48.39	35.48
	10 TOWNS	504	48.61	51.39	42.26	57.74	0.00	0.00	0.00	4.37	0.79	55.36	39.48
	TOTAL	1062	49.81	50.19	59.42	40.58	0.00	0.00	0.00	10.55	0.38	51.69	37.38
6. LAKHIMPUR	CITY	257	46.69	53.31	80.93	19.07	0.00	0.00	0.00	29.57	0.00	50.19	20.23
	9 TOWNS	680	47.21	52.79	52.94	47.06	0.00	0.00	0.00	13.38	0.00	61.47	25.15
	TOTAL	937	47.07	52.93	60.62	39.38	0.00	0.00	0.00	17.82	0.00	58.38	23.80
COMBINED	6 CITIES	5252	50.23	49.77	73.00	26.56	0.30	0.13	0.00	15.27	0.00	49.68	35.05
COMBINED	61 TOWNS	2791	48.94	51.06	63.20	36.18	0.00	0.00	0.21	12.79	0.14	48.41	38.66
COMBINED	TOTAL	8043	49.78	50.22	69.60	30.04	0.20	0.09	0.07	14.41	0.05	49.24	36.30

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.", March-June, 2001.

Other backward castes household population is lowest in Hardoi towns. In city headquarters of district Lucknow, Unnao and Lakhimpur, the OBC's proportion is more than 50.00 per cent of the total household population of beneficiaries.

Forward caste's household population in Hardoi towns and city headquarters are quite high i.e. 53.38 and 53.18 per cent respectively. In Raebareli and Lakhimpur city headquarters the proportion of forward caste population is quite low i.e. 22.93 and 20.23 per cent respectively.

The above religion and caste household population is compared in order to avoid socio-economic disparities for future planning and implementation.

In demographic terms 0-14 years age group belongs to children who are generally dependents, in this 0-2 years age group, which denotes for infant children is important to analyse the fertility of population. This age group is also vulnerable from medical point of view, specially male children are more prone to diseases and death than the female children, that's why table-6 shows that in our surveyed household population the male infants are overall 3.02 per cent whereas the female children are 6.88 per cent. Only the exception is found in district Raebareli where the overall female infants are 2.40 per cent whereas the male infants are 4.00 per cent.

Age groups 3-6, 7-10 and 11-14 years are extremely important for schooling purposes in which proportionately male 9.52, female 15.45; male 9.94, female 9.33 and male 8.54, female 6.73 per cent respectively in overall Lucknow division. We can observe here that the proportion of female children went on decreasing. Again a unique phenomenon in Raebareli city headquarter is found, that the female proportion in the 3-6 years age group is only 8.28 per cent whereas the male proportion is 13.39 per cent (Table-6).

Table: 6 Percentage of M/F Dependent (Children and Sanile) Age Groups Between 0-14 and 60+ Years of Age to Total M/F Population

District	Urban	Children								Sanile Age							
		0-2		3-6		7-10		11-14		60-65		66-70		71-80		81+	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1. LUCKNOW	Lalbagh Zone 1	2.40	4.00	4.80	20.80	3.20	6.40	6.40	2.40	0.00	8.00	0.00	0.80	0.80	0.80	0.00	0.00
	Aliganj Zone 2	0.71	5.37	8.57	13.42	1.43	9.40	7.14	8.05	3.57	2.01	1.43	0.67	0.71	0.00	0.71	0.00
	Alambagh Zone 3	5.00	4.71	7.78	16.23	7.78	11.52	6.67	6.81	2.78	3.14	0.56	0.00	0.56	0.52	0.00	0.00
	Kajajpuram Zone 4	6.67	0.19	7.78	30.56	0.00	2.78	3.33	3.70	1.11	0.00	0.00	0.00	0.00	0.00	0.00	0.93
	Deliganj Zone 5	2.43	4.71	7.28	12.94	5.83	8.24	10.68	5.88	2.91	3.53	1.46	0.00	0.49	0.59	0.00	0.00
	Nakhas Zone 6	1.09	0.67	8.74	11.33	7.10	10.67	3.28	6.67	5.46	6.00	4.92	2.67	0.00	0.00	0.55	0.00
	Indranagar Zone 7	12.48	4.09	8.91	20.45	2.38	6.36	8.42	5.91	2.48	2.27	1.49	0.45	0.00	0.00	0.00	0.00
	Aminabad Zone 8	1.60	2.90	6.95	11.59	8.56	7.25	8.02	9.66	4.81	1.93	0.00	0.48	0.53	0.48	0.00	0.00
	Neelmatha Zone 9	4.23	9.90	5.63	15.84	7.04	4.95	8.45	9.90	1.41	3.96	0.00	0.00	1.41	0.00	0.00	0.00
	CITY	2.67	4.71	7.59	16.47	8.24	8.02	7.15	6.69	3.03	3.31	1.30	0.56	0.43	0.28	0.14	0.07
	7 TOWNS	0.95	2.22	6.67	13.33	1.23	0.35	1.01	0.14	0.36	0.21	0.00	0.00	0.00	0.07	0.00	0.00
	TOTAL	2.55	4.57	7.52	16.28	9.47	8.37	8.16	6.83	3.40	3.52	1.30	0.56	0.43	0.35	0.14	0.07
	CITY	3.99	2.76	3.39	8.28	4.53	15.52	12.54	7.24	1.14	0.69	0.28	0.34	0.57	0.69	0.28	0.34
2. RAEBARELI	8 TOWNS	4.03	2.98	8.72	14.93	8.05	11.94	13.42	7.46	4.70	4.48	0.00	0.00	1.34	0.75	0.00	0.00
	TOTAL	4.00	2.40	2.00	10.38	2.60	14.39	12.80	7.31	2.20	1.89	0.20	0.24	0.80	0.71	0.20	0.24
	CITY	5.24	9.62	5.03	17.18	6.78	14.09	12.59	8.59	0.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. UNNAO	15 TOWNS	2.57	2.03	8.09	18.21	7.35	7.22	9.19	4.47	4.04	2.41	0.37	0.69	0.00	0.00	0.00	0.00
	TOTAL	3.94	0.82	1.65	17.70	2.19	10.65	10.93	6.53	2.15	1.20	0.18	0.34	0.00	0.00	0.00	0.00
	CITY	1.88	8.46	3.76	13.93	7.98	3.98	8.45	5.47	6.57	4.48	2.82	0.99	1.41	0.00	0.00	0.00
4. HARDOI	12 TOWNS	2.92	3.77	5.47	10.96	4.01	6.51	5.47	7.19	3.65	1.71	0.73	0.34	0.36	0.00	0.00	0.34
	TOTAL	2.46	5.68	4.72	12.17	5.75	5.48	6.78	6.49	4.93	2.84	1.64	0.61	0.82	0.00	0.00	0.20
	CITY	1.41	4.38	9.51	9.12	9.15	10.22	10.92	12.77	1.41	2.19	1.06	0.36	0.00	0.00	0.35	1.73
5. SITAPUR	10 TOWNS	3.27	0.81	1.43	20.08	2.65	11.97	6.94	6.18	0.82	1.16	1.22	0.00	0.00	0.00	0.00	0.00
	TOTAL	2.27	7.50	0.40	14.45	0.77	11.07	9.07	9.57	1.13	1.69	1.13	0.19	0.00	0.00	0.19	0.96
	CITY	6.67	4.60	1.67	24.09	8.33	8.03	6.67	3.65	0.83	1.46	0.00	0.00	0.00	0.00	0.00	0.00
6. LAKHIMPUR	9 TOWNS	2.80	2.81	2.46	17.00	2.77	10.58	4.67	5.01	1.56	1.11	0.00	0.56	0.00	0.00	0.00	0.00
	TOTAL	3.85	3.31	4.97	16.94	1.56	9.88	5.22	4.64	1.36	1.21	0.00	0.40	0.00	0.00	0.00	0.00
	CITY	3.11	5.81	9.70	15.07	0.08	9.45	8.95	7.34	2.50	2.52	1.52	0.46	0.42	0.23	0.15	0.11
COMBINED	61 TOWNS	2.85	8.84	9.15	16.14	9.66	9.12	7.76	5.61	2.93	1.96	0.44	0.35	0.22	0.14	0.00	0.07
COMBINED	TOTAL	3.02	6.88	9.52	15.45	9.94	9.33	8.54	6.73	2.65	2.33	0.85	0.42	0.35	0.20	0.10	0.10

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.", March-June, 2001.

Over all sanile dependent age group 60 and above population among male is 3.95 per cent and female 3.05 per cent in towns and city head quarter belonging to 6 districts of Lucknow division. As the higher age groups starting from 60-65, 66-70, 71-80 and to 81 and above years ascend, the proportion of male and female population goes on decreasing because of aging i.e. M. 2.65, F. 2.33; M.0.85, F. 0.42; M.0.35, F.0.20 and 0.10, F.0.10 per cent respectively. The interesting phenomenon is found that overall sanile age population in small and medium towns is lower than in the cities. In towns it is M.3.59 and F.2.52 per cent, whereas in cities it is M.4.59 and F.3.32 per cent, may be city's favourable condition is the reason for the aging population's concentration.

Working age population of 15-59 year age group is the backbone of economy. In this age group over all males are 64.91 and females are 57.64 per cent and almost the same proportions are observed in cities and small and medium towns. As an exception in towns of Lucknow district the proportion of working age population is too low i.e. male 4.34 and female 4.64 per cent, which may be due to heavy influx to neighbouring Lucknow metropolis. The interesting features are that, in the age group of 19-25 the working age group female are proportionately higher than the males i.e. M.12.39 and F.14.63 per cent. Another very striking difference is seen in the working age group 36-59, where male working population is 20.33, when female working population is 14.95 per cent.

It is important to analyse the dependent population and proportion of employed. Among the dependent population children 0-14 years age group of Non School going are separately recorded. Students attending the schools and colleges etc. are also surveyed and recorded. Unemployed old age of 60 and above age are also dependents on working population. People of 15-59 years age group, which is called the working age group, are recorded as unemployed if they are found not engaged in any economic activities. According to our surveyed data above 53.00 per cent male population and above 96.00

Table: 7 Percentage of M/F Working Age Group Between 15-59 to Total M/F Population

District	Urban	Working Age									
		15-18		19-25		26-30		31-35		36-59	
		M	F	M	F	M	F	M	F	M	F
1. LUCKNOW	Lalbagh Zone 1	9.60	9.60	15.20	16.80	11.20	7.20	12.00	12.80	31.20	10.40
	Aliganj Zone 2	7.14	12.08	17.14	14.09	12.14	8.72	12.14	6.71	21.43	15.44
	Alambagh Zone 3	7.22	6.28	12.78	10.47	18.33	17.28	11.67	8.90	19.44	15.18
	Rajajipuram Zone 4	6.67	0.93	13.33	15.14	21.11	16.67	11.11	4.63	20.00	13.89
	Daliganj Zone 5	15.05	5.88	10.19	21.76	12.14	10.59	8.74	13.53	19.90	12.94
	Nakhas Zone 6	9.29	6.67	18.58	18.00	13.66	10.00	8.74	10.00	19.13	17.33
	Indranagar Zone 7	8.42	7.73	13.37	14.09	12.38	12.73	10.89	7.27	20.30	13.18
	Aminabad Zone 8	12.83	11.59	14.44	14.49	11.23	12.08	9.09	7.25	22.46	17.87
	Neelmatha Zone 9	12.68	5.94	11.27	14.85	11.27	8.91	9.86	10.89	26.76	13.86
	CITY	10.04	7.74	14.09	15.41	13.51	11.82	10.33	9.01	21.68	14.64
	7 TOWNS	0.72	0.77	1.23	1.62	0.58	0.70	0.51	0.56	1.30	0.99
	TOTAL	10.77	8.52	15.32	17.03	14.09	12.53	10.84	9.57	22.98	15.62
2. RAEBARELI	CITY	8.97	11.03	11.97	14.48	6.84	10.00	8.55	11.72	20.51	14.14
	8 TOWNS	14.09	8.21	11.41	17.16	12.08	8.96	7.38	7.46	15.44	13.43
	TOTAL	11.20	10.14	11.80	15.33	8.40	9.67	8.20	10.38	19.00	13.91
3. UNNAO	CITY	5.94	3.09	3.85	12.03	10.84	17.53	15.38	7.90	12.94	6.19
	15 TOWNS	5.15	5.15	14.71	18.21	17.28	9.97	8.09	4.12	22.06	17.18
	TOTAL	5.56	4.12	9.14	15.12	13.98	13.75	11.83	6.01	17.38	11.68
4. HARDOI	CITY	7.98	6.47	11.74	13.93	11.74	14.43	13.15	6.97	22.54	19.90
	12 TOWNS	6.93	7.19	15.33	18.84	14.60	9.93	7.66	7.53	31.75	26.71
	TOTAL	7.39	6.90	13.76	16.84	13.35	11.36	10.06	7.30	22.72	23.94
5. SITAPUR	CITY	12.32	12.41	14.79	12.77	7.75	10.22	7.39	8.76	21.13	17.88
	10 TOWNS	7.35	5.02	13.47	10.81	15.92	15.44	10.61	5.41	16.33	13.13
	TOTAL	10.02	8.82	14.18	11.82	11.53	12.76	8.88	7.13	18.90	15.57
6. LAKHIMPUR	CITY	5.00	2.92	2.50	9.49	20.00	16.06	10.83	9.49	14.17	10.22
	9 TOWNS	9.66	8.08	9.03	10.31	17.13	15.88	12.77	6.96	16.20	11.70
	TOTAL	8.39	6.65	7.26	10.08	17.91	15.93	12.24	7.66	15.65	11.29
COMBINED	6 CITIES	9.44	7.73	12.05	14.23	11.86	12.51	10.58	9.03	20.24	14.15
COMBINED	61 TOWNS	8.27	7.02	13.03	15.37	15.15	12.42	9.37	6.39	20.59	16.42
COMBINED	TOTAL	9.04	7.48	12.39	14.63	12.99	12.48	10.16	8.10	20.33	14.95

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

per cent female population is dependent one. Among dependents overall male and female students are 28.10 and 26.32 per cent respectively. The proportion of male and female students is higher in cities i.e. M.30.21 and F.28.08 per cent than the proportion of students in small and medium towns i.e. M.24.01 and F.23.09 per cent. An interesting phenomenon is found that in Aminabad Zone, Unnao city and in Sitapur city the students proportion is above 40.00 per cent.

The most important information collected in this survey for future planning of schooling is the non-school going children of 0-14 years age group. Overall male children are 11.11 and female children are 20.38 per cent. If we subtract the infants of 0-2 years age group, (see table 6), we find that 8.56 per cent male and 15.81 per cent female are required to be educated in schools. In this non-school going children of 0-14 years age group is very striking picture emerges that the proportion of females is quite high than males, which is because of male emphasis on schooling and probably the higher mortality rate of male population (See table 8). There are places where female non-school going children of 0-14 years age group are three times higher than male children e.g. Aliganj zone M.5.00, F. 23.49, Rajajipuram zone M.8.89, F.26.85, Neelmatha zone M.2.82, F.24.75, Unnao city M.6.99, F.20.96, Unnao towns average M.9.19, F. 30.58 and Hardoi City M.5.16., F.16.92 per cent.

Unemployed old people of 60 years and above are completely dependents as those who were still engaged in gainful economic activities were not included. The overall old age unemployed population is M.3.42 and F.3.24 per cent, which varies in towns and cities (Table 8). In Lucknow metropolitan city old age population is concentrating more in older localities (zones) than the newer one e.g. Lalbagh zone M.4.80, F.8.80, Daliganj zone, M.4.85, F.4.12, Nakhas zone M.9.84, F.14.00 and in Hardoi city M.12.68 and F.9.45 per cent.

Table: 8 Percentage of Dependents and Working Age Group to Total M/F Population

District	Urban	Student		Non-school going children 0-14 age		Unemployed Old Age 60+		Unemployed 15-59		Employed	
		M	F	M	F	M	F	M	F	M	F
1. LUCKNOW	Lalbagh Zone 1	9.60	20.00	10.40	28.00	4.80	8.80	22.40	38.40	52.00	5.60
	Aliganj Zone 2	30.00	24.16	5.00	23.49	3.57	2.01	6.43	38.25	52.14	11.41
	Alambagh Zone 3	27.78	27.23	7.78	16.23	3.89	3.14	1.67	45.55	58.33	6.28
	Rajajipuram Zone 4	27.78	21.30	8.89	26.85	0.00	0.93	6.67	39.81	58.89	8.33
	Daiganj Zone 5	31.07	22.94	11.65	14.12	4.85	4.12	9.71	58.24	42.72	0.59
	Nakhas Zone 6	18.58	22.00	8.74	12.00	9.84	14.00	13.66	56.00	49.18	0.67
	Indranagar Zone 7	27.72	31.82	13.86	19.55	0.99	0.45	6.93	40.91	49.50	5.00
	Aminabad Zone 8	41.18	42.51	4.81	9.18	3.74	2.90	6.95	42.03	44.38	3.86
	Neelmatha Zone 9	26.76	24.75	2.82	24.75	1.41	1.98	1.41	46.53	59.15	5.94
	CITY	27.38	27.52	8.74	18.23	4.05	4.08	8.60	44.69	50.51	5.07
	7 TOWNS	27.62	20.00	13.33	11.11	5.71	5.56	29.52	60.00	35.24	4.44
	TOTAL	27.40	27.07	9.07	17.80	4.16	4.17	10.07	45.60	49.43	5.03
2. RAEBARELI	CITY	23.93	19.66	24.22	22.41	1.42	1.72	15.38	53.45	37.04	3.79
	8 TOWNS	16.78	20.90	23.49	20.90	3.36	3.73	16.78	46.27	40.27	8.21
	TOTAL	21.80	20.05	24.00	21.93	2.00	2.36	15.80	15.18	38.00	5.19
3. UNNAO	CITY	47.20	33.33	6.99	20.96	0.35	0.00	4.90	45.36	39.16	0.69
	15 TOWNS	19.12	15.81	9.19	30.58	4.41	3.09	15.07	51.89	50.00	0.00
	TOTAL	33.51	24.57	8.06	25.77	2.33	1.55	9.86	48.63	44.44	0.34
4. HARDOI	CITY	25.35	24.38	5.16	16.92	12.68	9.45	16.43	48.26	50.70	5.97
	12 TOWNS	17.15	23.68	9.49	15.07	3.28	2.74	17.88	58.22	56.67	4.79
	TOTAL	20.74	23.93	7.60	15.82	7.39	5.48	17.25	54.16	54.00	5.27
5. SITAPUR	CITY	40.84	40.51	5.63	7.30	1.06	1.82	9.15	45.99	43.66	3.28
	10 TOWNS	29.39	31.27	9.39	22.78	2.04	1.93	5.71	42.08	51.02	0.00
	TOTAL	35.54	36.02	7.37	14.82	1.51	1.88	7.56	44.09	47.04	1.69
6. LAKHIMPUR	CITY	24.17	21.17	23.33	32.12	0.00	1.46	0.00	42.34	51.67	5.11
	9 TOWNS	32.09	25.35	12.77	30.64	2.49	2.79	5.30	41.50	47.66	0.84
	TOTAL	29.93	24.19	15.56	31.05	1.81	2.42	3.85	41.73	48.75	2.02
COMBINED	6 CITIES	30.21	28.08	10.65	18.48	3.49	3.40	9.40	46.02	46.82	4.32
COMBINED	61 TOWNS	24.01	23.09	12.01	23.86	3.29	2.95	12.96	48.77	48.76	2.25
COMBINED	TOTAL	28.10	26.32	11.11	20.38	3.42	3.24	10.61	46.99	47.48	3.59

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.", March-June, 2001.

Those in the age group of 15-59, which is called working age, if found not engaged in any economic activities are considered as unemployed. The overall unemployment among male is 10.61 per cent and female 46.99 per cent, means they have to depend on others. In certain areas the unemployment among female working age group is above 55.00 per cent e.g. Daliganj zone 58.24, Nakhas zone 56.00, Lucknow towns 60.00, and Hardoi Towns 58.22 per cent. This shows that in overall traditional and particularly Muslim dominating areas females are comparatively more unemployed.

Overall, people engaged in gainful employment are male 47.48 per cent and female 3.59 per cent. Among Lucknow zones, the older part of Lucknow metropolis shows, that their employment rate is less both in males and females. In comparison to cities (except Raebareli district) female employment is comparatively less in town due to obvious reasons. There are places where female employment is less than one per cent which is alarming e.g. Daliganj zone, Nakhas zone, Unnao city and towns, Sitapur and Lakhimpur towns.

Marital status is one of the very important phenomenon of the population. We have considered the percentage of married and widow/divorced as the rest would be unmarried. Overall 45.28 per cent males are married whereas 43.85 per cent females are married and 1.55 males and 2.82 per cent females are widows/divorced. Table 9 shows, that in Hardoi city and towns, the married males and females are maximum. In Raebareli city and towns, the proportion of married males is lowest, i.e. 37.89 and 36.91 per cent respectively.

Table: 9 Marital Status (Percentage to Total M/F Population)

District	Urban	Married		Widow/divorced	
		M	F	M	F
1. LUCKNOW	Lalbagh Zone 1	56.80	40.80	0.00	7.20
	Aliganj Zone 2	46.43	38.25	0.71	4.03
	Alambagh Zone 3	51.11	48.17	1.67	2.07
	Rajajipuram Zone 4	52.22	44.44	0.00	2.78
	Daliganj Zone 5	42.72	52.35	1.46	1.18
	Nakhas Zone 6	41.53	50.00	4.37	4.00
	Indranagar Zone 7	45.54	40.00	0.99	4.09
	Aminabad Zone 8	40.11	36.23	4.81	4.83
	Neelmatha Zone 9	56.34	39.60	1.41	5.94
	CITY	46.68	43.28	1.95	3.87
	7 TOWNS	35.24	41.11	0.00	3.33
	TOTAL	45.87	43.15	1.81	3.84
2. RAEBARELI	CITY	37.89	42.41	1.14	1.38
	8 TOWNS	36.91	41.04	2.01	7.46
	TOTAL	37.60	41.98	1.40	3.30
3. UNNAO	CITY	40.91	40.21	0.35	1.03
	15 TOWNS	54.04	49.48	1.84	1.72
	TOTAL	47.31	44.85	1.08	1.37
4. HARDOI	CITY	52.11	55.72	1.41	0.50
	12 TOWNS	52.92	49.31	2.92	2.40
	TOTAL	52.57	51.93	2.26	1.62
5. SITAPUR	CITY	39.04	40.51	0.35	4.01
	10 TOWNS	44.08	41.70	1.22	1.16
	TOTAL	41.40	41.09	0.76	2.63
6. LAKHIMPUR	CITY	46.67	40.88	0.00	3.65
	9 TOWNS	45.79	41.50	2.18	1.95
	TOTAL	46.03	41.33	1.59	2.42
COMBINED	6 CITIES	44.50	43.38	1.36	3.02
COMBINED	61 TOWNS	46.78	44.70	1.90	2.46
COMBINED	TOTAL	45.28	43.85	1.55	2.82

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

Table: 10 Percentage of M/F Immigrated to Total M/F Population

District	Urban	Within District		Within State		Outside State	
		M	F	M	F	M	F
1. LUCKNOW	Lalbagh Zone 1	100.00	100.00	0.00	0.00	0.00	0.00
	Aliganj Zone 2	88.57	91.95	11.43	8.05	0.00	0.00
	Alambagh Zone 3	80.56	76.96	18.33	21.47	1.11	1.57
	Rajajipuram Zone 4	75.00	62.04	25.00	37.96	0.00	0.00
	Daliganj Zone 5	95.63	98.24	4.37	1.76	0.00	0.00
	Nakhas Zone 6	99.45	100.00	0.55	0.00	0.00	0.00
	Indranagar Zone 7	92.56	92.17	6.44	7.73	0.00	0.00
	Aminabad Zone 8	100.00	98.54	0.00	1.46	0.00	0.00
	Neelmatha Zone 9	97.18	87.13	2.82	12.87	0.00	0.00
	CITY	92.91	90.61	6.95	9.17	0.14	0.21
	7 TOWNS	100.00	100.00	0.0	0.00	0.00	0.00
	TOTAL	93.41	91.17	6.46	8.63	0.13	0.20
2. RAEBARELI	CITY	100.00	100.00	0.00	0.00	0.00	0.00
	8 TOWNS	100.00	100.00	0.00	0.00	0.00	0.00
	TOTAL	100.00	100.00	0.00	0.00	0.00	0.00
3. UNNAO	CITY	99.65	100.00	0.00	0.00	0.00	0.00
	15 TOWNS	95.96	100.00	4.40	0.00	0.00	0.00
	TOTAL	97.85	100.00	2.15	0.00	0.00	0.00
4. HARDOI	CITY	98.58	95.52	1.41	4.48	0.00	0.00
	12 TOWNS	97.40	93.84	2.60	6.16	0.00	0.00
	TOTAL	97.92	94.52	2.08	5.48	0.00	0.00
5. SITAPUR	CITY	100.00	84.67	0.00	15.33	0.00	0.00
	10 TOWNS	100.00	89.58	0.00	10.42	0.00	0.00
	TOTAL	100.00	87.05	0.00	12.95	0.00	0.00
6. LAKHIMPUR	CITY	100.00	99.27	0.00	0.73	0.00	0.00
	9 TOWNS	98.44	98.61	1.56	1.39	0.00	0.00
	TOTAL	98.87	98.79	1.13	1.20	0.00	0.00
COMBINED	6 CITIES	85.38	92.91	3.76	6.97	0.08	0.11
COMBINED	61 TOWNS	99.48	96.83	0.52	3.17	0.00	0.00
COMBINED	TOTAL	90.15	94.29	2.66	5.63	0.05	0.07

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.", March-June, 2001.

In demography migration is an important phenomenon and generally in urban areas immigration takes place because of economic compulsion. In our survey the households reported about their immigration as within district M. 90.15 and F.94.29 per cent, within state M.2.66 and F.5.63 per cent, whereas from outside state M.0.05 and F.0.07 per cent. It shows that immigration from outside state is insignificant. In some of the localities immigration within the state is quite considerable e.g. Aliganj zone M.11.43, F.8.05, Alambagh zone M.18.33, F.21.47, Rajajipuram zone M.25.00, F. 37.96, Neelmatha zone F.12.87 and in Sitapur city and towns F.15.33 and F.10.42 per cent respectively (see Table 10).

CHAPTER III

EDUCATIONAL LEVEL

Literacy

The quality of population mainly depends upon literate and educated. No society can claim to be developed and advanced economically, socially and culturally without literacy. Among all the resources, human resource is one of the most important resources for any development. Other resources like industrial raw material may be important for economic development but the skilled human resource is not only important for economic development, but for entire civilisation, which involves economic, social and cultural aspects. With this view, the proportion of literates and illiterates among the surveyed household population is important to analyse with the view that the degree of awareness among households would make the Government development programmes effective accordingly. The survey reveals, that the overall literate among males are 76.37 per cent, whereas females 59.54 per cent. Thus we find that the illiteracy among male and female population is still quite alarming, in urban areas of Lucknow division i.e. 23.63 and 40.46 per cent respectively.

Table: 11 Percentage of M/F Illiterate and Literate to Total M/F Population

District	Urban	ILLITERATE		LITERATE	
		M	F	M	F
1. LUCKNOW	Laibagh Zone 1	30.40	51.20	69.60	48.80
	Aliganj Zono 2	16.43	29.53	83.57	70.47
	Alambagh Zone 3	13.89	27.23	86.11	72.77
	Rajajipuram Zone 4	18.89	50.93	81.11	49.07
	Daliganj Zono 5	20.39	32.94	79.61	67.06
	Nakhas Zone 6	28.96	38.67	71.04	61.33
	Indra Nagar Zono 7	28.22	41.36	71.78	58.67
	Aminabad Zone 8	12.83	17.87	87.17	82.13
	Neelmatha Zono 9	12.68	35.64	87.32	64.36
	CITY	20.81	34.69	79.19	65.31
	7 TOWNS	31.43	36.67	68.57	63.33
	TOTAL	21.56	34.81	78.44	65.19
2. RAEBARELI	CITY	39.60	41.38	60.40	58.62
	8 TOWNS	30.20	40.30	69.80	59.70
	TOTAL	36.80	41.04	63.20	58.96
3. UNNAO	CITY	11.50	37.80	88.46	62.20
	15 TOWNS	29.78	62.89	70.22	37.11
	TOTAL	20.43	50.34	79.57	49.66
4. HARDOI	CITY	22.54	48.26	77.46	51.74
	12 TOWNS	27.01	25.34	72.99	74.66
	TOTAL	25.05	46.45	74.95	53.35
5. SITAPUR	CITY	9.86	21.90	90.14	78.10
	10 TOWNS	18.78	43.63	81.22	56.37
	TOTAL	13.99	32.46	86.01	67.54
6. LAKHIMPUR	CITY	39.17	50.36	60.83	49.64
	9 TOWNS	26.17	47.35	73.83	52.65
	TOTAL	29.71	48.19	70.29	51.81
COMBINED	6 CITIES	22.10	36.30	77.90	63.70
COMBINED	61 TOWNS	26.57	48.07	73.43	51.93
COMBINED	TOTAL	23.63	40.46	76.37	59.54

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

Similarly, among 61 towns the literacy among males and females in comparison to literacy in city headquarters of 6 districts is lower by 4.47 and 11.77 per cent respectively. In Lucknow Metropolitan city literacy proportion among male and female is above the average i.e. 79.19 and 65.31 per cent respectively. The highest proportion of literates are in Sitapur city M.90.14 and F.78.10 per cent and next in Unnao city M.88.46 and F.62.20 per cent. In Lucknow metropolis Aminabad zone is both highest in male and female literacy with 87.17 and 82.13 per cent respectively. In Raebareli towns both male and female literacy is comparatively higher than male, female literacy in Raebareli city and the same situation is in Lakhimpur. The lowest female literacy is found among females of Unnao towns i.e. 37.11 per cent. The lowest literacy among males is found in Raebareli city and Lakhimpur city i.e. 60.40 and 60.83 per cent respectively (see Table -11).

Primary Education

In primary education, we considered all those classes, which are upto fifth class. In this, we have considered those children who have passed different classes, starting from class one. The percentages of different class passed are calculated from total educated population i.e. right from Nursery/K.G. to the highest degree or diploma. In Lucknow division, the overall percentage of male and female class one passed are 7.40 and 11.12 per cent respectively. Here, one very important common feature is observed that right from class one to class seventh the proportion of females passing the classes is higher than the males. Overall class one passed male and female are comparatively lower in average 61 towns than, average 6 cities. In Lucknow metropolitan city male and female class one passed 7.13 and 12.62 per cent respectively, when in average seven towns of Lucknow the percentages of male and female are 8.70 and 5.08 respectively. In Sitapur city the class one passed male and female are 7.63 and 7.92 per cent respectively, when

**Table: 12 Percentage of M/F Primary and Middle Classes,
Passed to Total M/F Education**

District	Urban	PRIMARY CLASSES								MIDDLE CLASSES							
		I		II		III		IV		V		VI		VII		VIII	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1 LUCKNOW	Alambagh Zone 1	3.70	11.11	3.70	3.70	--	11.11	6.17	7.41	16.05	5.58	--	--	3.70	3.70	16.05	20.37
	Aliganj Zone 2	5.22	7.07	3.48	3.03	7.63	7.07	1.74	7.07	18.26	14.14	2.61	5.05	2.61	8.08	11.30	13.13
	Alambagh Zone 3	11.84	16.00	3.29	6.29	4.61	8.30	2.63	2.80	6.58	18.18	3.29	2.10	3.95	4.20	15.13	8.39
	Rajajipuram Zone 4	7.04	26.53	5.63	8.16	4.23	4.08	2.82	2.04	8.45	4.08	--	2.04	2.82	6.12	16.31	6.12
	Daliganj Zone 5	2.48	13.56	4.35	4.24	1.24	0.85	1.66	0.65	12.42	9.32	4.35	2.54	5.59	2.54	13.66	13.56
	Nakhas Zone 6	6.82	5.81	2.27	5.81	2.27	3.49	2.27	5.81	14.39	26.74	1.52	2.33	0.76	3.49	28.03	15.12
	Indra Nagar Zone 7	9.86	19.84	1.41	5.56	4.23	5.66	5.63	2.38	9.15	15.08	3.52	4.76	2.82	1.68	14.79	8.73
	Aminabad Zone 8	6.87	9.70	3.12	2.42	3.12	0.61	5.00	1.82	8.12	11.52	3.12	3.64	2.50	3.03	8.12	13.84
	Neelmatha Zone 9	10.61	4.76	4.55	9.52	3.03	4.76	6.06	6.35	7.58	20.63	4.55	7.94	10.81	6.35	22.73	15.87
	CITY	7.13	12.62	3.33	4.98	3.43	4.65	3.33	3.66	13.06	14.73	2.87	3.77	3.61	3.99	15.74	12.40
	7 TOWNS	8.70	5.08	2.90	1.69	15.25	5.08	4.35	3.39	8.70	15.25	8.70	3.39	1.45	5.08	11.59	20.34
	TOTAL	7.22	12.16	3.31	4.78	4.00	4.68	3.39	3.65	12.79	14.76	3.22	3.74	3.48	4.05	25.49	12.89
2 RAEBARELI	CITY	9.90	4.52	4.95	8.39	6.94	3.87	4.95	9.03	16.34	12.26	5.45	3.23	1.98	2.68	13.37	10.32
	8 TOWNS	5.05	3.12	4.04	1.04	1.01	4.17	9.09	1.04	13.13	17.71	3.03	5.21	6.05	2.08	16.15	16.87
	TOTAL	8.31	3.98	4.65	5.68	4.32	3.98	6.31	5.98	15.28	14.34	4.65	3.98	2.99	2.39	13.95	12.75
3 UNNAO	CITY	11.55	11.23	3.98	5.35	9.58	6.42	5.98	2.67	17.53	33.89	5.58	3.21	3.98	2.67	17.93	10.16
	15 TOWNS	3.80	8.26	1.63	3.67	2.72	6.42	3.28	7.34	27.72	40.37	2.72	3.67	0.54	0.92	32.07	12.84
	TOTAL	8.28	10.14	2.99	4.73	8.67	6.42	4.63	4.39	21.84	36.15	4.37	3.38	2.53	2.03	23.91	11.15
4 HARDOI	CITY	1.32	11.43	3.29	4.76	3.95	10.48	2.63	2.86	11.18	9.52	0.66	3.81	5.92	4.76	8.55	9.52
	12 TOWNS	1.57	6.04	5.24	6.04	5.24	7.38	2.09	4.70	11.52	10.07	2.62	5.37	5.76	1.34	13.61	10.74
	TOTAL	1.46	8.27	4.37	5.51	4.66	8.66	4.19	3.94	11.37	9.84	1.75	4.72	5.83	2.76	11.37	10.24
5 SITAPUR	CITY	7.63	7.92	3.61	4.46	4.82	3.96	2.41	7.43	10.04	12.87	5.22	5.45	3.21	4.46	13.25	15.37
	10 TOWNS	11.06	15.49	3.01	11.97	9.05	7.04	4.52	4.23	13.57	15.49	3.01	6.34	3.52	3.52	16.08	12.68
	TOTAL	9.15	11.05	3.35	7.66	6.70	5.23	3.35	6.10	11.61	13.96	4.24	5.81	3.35	4.07	14.51	13.08
6 LAKHIMPUR	CITY	15.28	22.73	2.78	12.12	5.66	6.06	4.17	4.56	16.67	15.15	4.17	0.00	1.39	1.52	9.72	7.58
	9 TOWNS	8.44	11.48	8.28	8.74	1.69	8.20	7.59	4.92	17.72	24.04	3.38	2.73	3.80	4.37	10.13	9.29
	TOTAL	10.03	14.46	7.77	9.64	2.59	7.63	6.60	4.82	17.48	21.69	3.56	2.01	3.24	3.61	10.03	8.84
COMBINED	6 CITIES	7.88	11.43	3.69	5.66	4.74	5.13	3.69	4.64	13.56	16.13	3.64	3.71	3.54	3.71	14.71	11.68
COMBINED	61 TOWNS	6.44	9.08	4.80	6.50	4.80	6.77	5.00	4.47	16.45	20.46	3.37	4.47	4.61	2.85	16.75	12.60
COMBINED	TOTAL	7.40	11.12	3.99	5.86	4.78	5.85	4.12	4.58	14.51	17.48	3.55	3.95	3.52	3.44	15.38	11.97

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.", March-June, 2001.

in Sitapur's average 10 towns class one passed are comparatively higher i.e. male 11.06 and female 15.49 per cent.

Similarly, class two passed overall males and females are 3.99 and 5.86 per cent respectively. Comparatively, class two passed is more in towns than the proportion of cities among males and females. But in case of Lucknow, Raebareli and Unnao, this proportion is less in towns than the cities. In Lakhimpur city, in male and female, the gap in proportions is quite high i.e. 2.78 and 12.12 per cent respectively. In Indra Nagar zone of Lucknow metropolis the class two pass males and are only 1.41 per cent, when females are 5.56 per cent. (see Table 12).

In Lucknow division overall class three male pass are 4.76 per cent and female 5.65 per cent. In this class also, the proportion of male and female in towns is higher than the cities. In Lucknow metropolis, male and female are 3.43 and 4.65 per cent respectively. When in towns, males and females are 15.25 and 5.08 per cent respectively. Here in Lucknow towns male proportion of class three pass is too high. In Raebareli and Unnao both male and female proportions are less than cities. In Lalbagh zone no male class three pass was found, when females were 11.11 per cent.

Class fourth pass, in Lucknow division among male and female are 4.12 and 4.58 per cent respectively. In Indra Nagar, and Aminabad zones, the proportions of males are almost double than the females, whereas in Aliganj Zone, the proportion of females is quite high. In Raebareli city the female proportion is quite high, when in towns male proportion is quite high. Among class fourth passed no significant trend is found among males and females in towns and cities.

The highest class of the primary schooling is the fifth class, in which male and females proportion are 14.51 and 17.49 per cent respectively. The proportion of class fourth pass is comparatively higher among males and females in towns than the cities. In Unnao, Hardoi, Sitapur and Lakhimpur, the proportion of males and females is higher in towns than in cities. In Nakhas and Neelmatha zones of Lucknow metropolis, class fifth passed females are quite high i.e. 26.74 and 20.63 per cent respectively. Also, in Unnao city and towns and Lakhimpur towns the class fifth passed females is 33.69, 40.37 and 24.04 per cent respectively, which is quite high. Only in Unnao towns, males are 22.72 per cent, which is considered to be the highest proportion.

Class sixth is the beginning of the middle classes in which the overall proportion of male passed is 3.55 per cent, whereas females are 3.95 per cent in Lucknow division. In Lalbagh zone, none was found passing the class sixth, both in males and females. In case of Rajajipuram zone no male and in Lakhimpur city, non-female was found.

From class seven onwards upto diploma, degree and postgraduate level, except in class eleventh, female proportion is going on decreasing. Class seventh passed, overall males and females are 3.52 and 3.44 per cent respectively in Lucknow division. In Unnao the proportion of males and females are higher in city M.3.98 and F.2.67 per cent than the 15 towns M.0.54 and F.0.92 per cent. Comparatively in Aliganj zone females class seventh passed are higher i.e. 8.08 per cent. Similarly, males are higher in Neelmatha zone i.e. 10.61 per cent.

In Lucknow division over all class eighth pass among males and females are 15.38 and 11.97 per cent respectively. In 61 towns average male female are 16.75 per cent and 12.60 per cent, which are more than the over all average of 6 cities, where males and females are 14.71 and 11.68 per cent respectively. In Lucknow metropolis also males and females average percentages are 10.94 and 12.40 respectively, when 7 towns these

males and females percentages are comparatively higher i.e. 11.59, and 20.34 respectively. In all the six districts, males and females of small and medium towns of eighth class pass are higher than their city headquarters, except females are below males in Sitapur towns. In Neelmatha Zone of Lucknow metropolis and Unnao towns, eighth class pass males are above 20.00 per cent i.e. 22.73 and 32.07 per cent respectively, when females are 20.34 per cent in Lucknow towns only.

Ninth class passed among overall males and females in Lucknow division are 5.06 and 3.52 per cent respectively, where as these proportions in 61 towns are comparatively higher than the 6 city headquarters. In Lucknow metropolis males are 4.35 and females are 3.99, when in its towns the proportions among both sexes are 8.70 and 13.66 per cent respectively, which is quite high. In Raebareli and Lakhimpur districts their proportions of ninth class pass are higher in both the sexes in towns than the city headquarters.

High School, Higher Secondary or Metric class passed among overall males and females in Lucknow division are 15.78 and 13.75 per cent respectively. Here females are slightly more in small and medium towns than the cities, where males are comparatively less. The similar situation is in Lucknow where females are proportionately higher in towns i.e. 15.25 per cent than Lucknow metropolis 12.51 per cent, whereas males are more in metropolis i.e. 16.20 per cent than the towns 15.94 per cent. There are places where males or females are more than 20.00 per cent High School passed among the household population like, Nakhas Zone male 21.21, Indra Nagar Zone males 20.42, Aminabad Zone males 22.50, Hardoi city and towns males 28.29 and males 21.99 respectively, Raebareli towns females 29.17, Hardoi city females 24.76 per cent.

In case of eleventh class passed overall males and females in Lucknow division are 0.97 and 1.22 per cent respectively, when they are comparatively less in 61 towns than in 6 city headquarters. In Lucknow metropolis eleventh class passed are males 1.20 and

females 1.77 per cent, whereas in 7 towns of Lucknow district no one was found in both the sexes. In Unnao no one was found among females in 15 towns or city. Eleventh class passed in both the sexes were overall too negligible, may be, because students might have gone for private after completing the High School.

Intermediate or twelfth class passed either regular or private among overall males and females in Lucknow division are 11.42 and 10.14 per cent respectively, these proportions in both the sexes are comparatively less in 61 small and medium towns than in 6 city headquarters. The similar situation is found in Lucknow metropolitan city, where males 11.67 and females 10.76 per cent pass, which is higher in comparison to 7 small and medium towns i.e. males 8.70 and females 10.17 per cent. In Raebareli and Sitapur district the similar situation is found where both the sexes are higher in cities than in comparison to their combined towns. There are places where either males or females are more than 15.00 per cent Intermediate pass, like males in Aliganj Zone 15.65, Rajajipuram Zone 18.31, Hardoi city and towns 19.08 and 16.75 per cent respectively and Sitapur city 17.27 per cent. In case of females above 15.00 per cent are in Rajajipuram Zone 16.33, Daliganj Zone 18.64, Raebareli city 21.94 and Hardoi towns 19.46 per cent (see Table 13).

Overall B.A./B.Sc. graduates among males and females in Lucknow division are 7.57 and 6.58 per cent respectively, whereas in 61 small and medium towns, their percentages are almost half of the 6 city headquarters combined. In Lucknow metropolitan city graduate qualified males and females are 11.11 and 9.41 per cent respectively, whereas, in seven towns, their average percentage is males 4.35 and 1.69 per cent only. Except Hardoi in rest of the districts the proportion of Graduation pass is lower in towns than the city headquarters. In Lalbagh Zone 22.22 per cent females are graduate, whereas in Daliganj Zone 22.50 males are graduate which is highest.

Table: 13 Percentage of M/F High School, Intermediate, Higher and Technical Classes Passed to Total M/F Educated

District	Urban	High School				Intermediate				Higher Education				Technical			
		IX		X		XI		XII		BA/BSc		MA/MSc		Diploma		Degree	
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F
1 LUCKNOW	Lalbagh Zone 1	7.41	5.56	14.61	9.26	1.23	1.65	11.11	12.96	12.35	22.22	3.70	5.56	0.00	0.00	0.00	0.00
	Aliganj Zone 2	7.83	4.04	9.57	14.14	0.67	4.04	15.65	10.10	9.57	3.03	3.48	0.00	0.00	0.00	0.00	0.00
	Alambagh Zone 3	2.62	2.10	13.62	16.06	0.66	0.70	11.16	7.69	13.16	6.99	5.26	0.00	1.97	0.00	0.00	0.00
	Rajajipuram Zone 4	2.82	4.08	12.88	6.12	1.41	0.00	18.31	16.33	11.27	10.20	4.23	4.06	0.00	0.00	0.00	0.00
	Daliganj Zone 5	6.63	3.39	12.42	12.71	3.73	3.39	9.94	18.64	20.50	11.02	0.62	3.39	0.00	0.00	0.00	0.00
	Nakhas Zone 6	3.03	3.49	21.21	12.79	0.00	1.16	5.30	4.85	9.65	8.14	1.52	1.16	0.00	0.00	0.76	0.00
	Indra Nagar Zone 7	2.11	3.17	20.42	12.70	0.70	0.79	13.38	9.52	7.04	6.73	4.23	1.59	0.00	0.00	0.70	0.00
	Aminabad Zone 8	3.12	4.85	22.50	13.33	0.62	2.42	13.12	12.73	8.75	13.33	0.00	1.21	0.00	0.00	0.00	0.00
	Neelmahal Zone 9	4.55	7.94	13.64	6.35	1.52	0.00	9.09	6.35	1.52	3.17	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	4.35	3.99	16.20	12.51	1.20	1.77	11.67	10.96	11.11	9.41	2.50	1.44	0.26	0.00	0.19	0.00
	7 TOWNS	6.70	13.56	15.94	15.25	0.00	0.00	8.70	10.17	4.35	1.69	1.45	0.00	0.00	0.00	1.45	0.00
	TOTAL	4.61	4.57	16.19	12.68	1.13	1.66	11.49	10.91	10.70	9.94	2.44	1.35	0.26	0.00	0.26	0.00
2 RAEBARELI	CITY	4.46	2.56	5.94	7.74	1.49	0.00	13.86	21.94	7.43	8.39	3.96	5.16	0.00	0.00	0.00	0.00
	8 TOWNS	11.11	7.29	16.16	29.17	1.01	1.04	12.12	9.37	4.04	1.04	0.00	1.04	0.00	0.00	0.00	0.00
	TOTAL	6.64	4.36	9.30	15.94	1.33	0.40	13.29	17.13	6.31	5.56	2.66	3.59	0.00	0.00	0.00	0.00
3 UNNAO	CITY	4.78	0.53	13.55	18.04	0.40	0.00	2.79	4.61	1.59	3.21	0.80	0.00	0.00	0.00	0.00	0.00
	15 TOWNS	4.35	0.92	14.67	11.01	0.00	0.00	6.52	0.92	0.00	2.75	0.00	0.92	0.00	0.00	0.00	0.00
	TOTAL	4.60	0.66	14.02	14.19	0.23	0.00	4.37	3.36	0.92	3.04	0.46	0.34	0.00	0.00	0.00	0.00
4 HARDOI	CITY	5.26	1.90	26.29	24.76	0.00	1.90	19.06	11.43	6.55	0.95	1.32	1.90	0.00	0.00	0.00	0.00
	12 TOWNS	5.76	4.70	21.99	13.42	1.05	0.00	16.75	19.46	4.71	8.72	1.57	2.01	0.52	0.00	0.00	0.00
	TOTAL	5.56	3.54	24.76	16.11	0.58	0.79	17.78	16.14	6.41	5.51	1.46	1.97	0.29	0.00	0.00	0.00
5 SITAPUR	CITY	3.61	3.47	16.67	14.85	1.61	2.97	17.27	7.92	9.24	7.92	0.60	2.97	0.40	0.00	0.00	0.00
	10 TOWNS	5.03	3.52	12.06	8.34	0.50	1.41	10.55	6.34	7.54	3.52	0.50	2.11	0.00	0.00	0.00	0.00
	TOTAL	4.24	3.49	14.73	11.34	1.12	2.33	14.29	7.27	8.48	6.10	0.67	2.62	0.22	0.00	0.00	0.00
6 LAKHIMPUR	CITY	2.78	1.52	16.67	12.12	1.39	0.00	6.94	6.06	8.33	12.12	4.17	1.52	0.00	0.00	0.00	0.00
	9 TOWNS	7.59	2.19	13.92	14.75	1.27	1.09	6.44	6.01	5.91	1.64	0.84	0.55	0.00	0.00	0.00	0.00
	TOTAL	6.47	2.01	14.56	14.06	1.29	0.80	8.09	6.02	8.47	4.42	1.82	0.80	0.00	0.00	0.00	0.00
COMBINED	6 CITIES	4.34	3.15	15.65	13.54	1.10	1.48	11.86	10.75	9.02	7.97	2.19	1.85	0.20	0.00	0.10	0.00
COMBINED	61 TOWNS	6.54	4.34	15.63	14.23	0.71	0.66	10.52	6.61	4.60	3.52	0.71	1.22	0.10	0.00	0.10	0.00
COMBINED	TOTAL	5.06	3.52	15.76	13.75	0.97	1.23	11.42	10.14	7.57	6.56	1.71	1.66	0.17	0.00	0.10	0.00

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.", March-June, 2001.

M.A./M.Sc. or post-graduate passed are quite thin in comparison to other classes as among overall males and females, they are 1.71 and 1.68 per cent respectively, whereas in 61 small and medium towns their proportion is males 0.71 and females 1.22 per cent, which is less than 6 cities males 2.19 and females 1.85 per cent. In Lucknow metropolitan city male and female post-graduates are 2.50 and 1.44 per cent respectively, whereas in 7 small and medium towns it is comparatively less i.e. males 1.45 per cent and none among the females. In Raebareli, Sitapur and Lakhimpur districts both the sexes are comparatively lower than their city headquarters. There are places, where no males or females were found with post-graduate degree, like no males in Aminabad Zone, Neelmatha Zone, Raebareli and Unnao towns. Whereas no postgraduate females were found in Aliganj Zone, Alambagh Zone, Neelmatha Zone, Lucknow towns and Unnao city.

In technical education diploma holders are overall very rare, only 0.17 percent males were found, whereas no female was recorded in Lucknow division. In towns, male diploma holders were 0.10 percent, when in cities they were 0.20 percent. Within Lucknow metropolis only in Alambagh zone 1.97 per cent diploma holders were found, whereas none in towns. As a whole in Raebareli, Unnao and Lakhimpur districts neither in city headquarters nor in small and medium towns diploma holders were found.

Technical degree holders were further reduced to only 0.10 per cent among males, whereas no females were found in overall Lucknow division. These degree holders, who are males concentrated in Nakhas zone 0.76, Indranagar 0.70 and Lucknow towns 1.45 per cent. Rest all the 5 districts have no one technical degree holders, either in cities or in towns.

CHAPTER IV

EMPLOYMENT AND LIVING CONDITION

In Chapter II of population where total male, female employed in comparison to male, female population has already been discussed as population dynamics, which is important to know the standard of living and further planning. Here we are concerned to analyse what type of employment people are engaged in, and for this purpose employment proportion are placed in different categories i.e. labourer, artisan, business, government jobs and private jobs. Among these categories labourers, unskilled workers, mostly engaged in building construction or in household and business activities. Overall male and female percentages of employed in different activities are calculated from total male and female employed. In Lucknow division overall male and female labourers are 21.94 and 12.41 per cent respectively, whereas in 61 towns males are 23.42 and females 21.87 per cent which are higher than average 6 cities i.e. M.21.13 and F.9.73 per cent. In Lucknow metropolitan city male and female labourers are 19.60 and 6.94 per cent respectively. Whereas in towns male and female labourers are comparatively very high i.e. 35.14 and 100.00 per cent respectively. In Lalbagh zone, Allganj zone, Alambagh zone, Daliganj Zone, Nakhas zone, Aminabad zone, Unnao city and towns, Hardoi towns and Sitapur towns no female labourer was found. In Neelmatha zone half the female workers/employees are labourers. There are places where, more than 30 per cent

employees are labourers e.g. in Lucknow towns both male and female labourers are 35.14 and 100.00 per cent respectively, Raebareli city 32.31 per cent males, Unnao city and towns both males 33.93 and 32.35 per cent and in Lakhimpur city males 32.26 per cent and in towns male 37.25 and females 33.33 per cent. The more the proportion of labourers, the more poverty is reflected.

Artisans are those, who are skilled mostly traditional, generally based on caste system. Most of the artisans are the mistries or masons engaged in building construction. Other artisans may be welders, carpenters, mechanics, embroidery workers etc. Overall male and female artisans in Lucknow division are 11.68 and 27.59 per cent respectively. In towns male, female artisans are higher which are 13.66 and 37.50 per cent respectively, in comparison to city head quarters where 10.61 per cent males and 24.78 per cent females are the artisans. In Lucknow metropolitan city artisans among males are 8.30 and females 26.39 per cent. Here it is important to note that in Lucknow and adjoining areas women are especially engaged in embroidery and chicken works, which is generally an household activity. In Lucknow towns 8.70 per cent males are artisans, when females could not be recorded working as artisan, may be due to type of sample. In Raebareli city 21.54 per cent males and 27.27 per cent females are artisans when in towns male and female artisans are comparatively higher which are 25.00 and 63.64 per cent respectively. In Unnao city and towns male artisans are 6.25 and 3.68 per cent respectively, when no male or female artisans could be recorded. In Hardoi, male and female artisans are 23.15 and 41.67 per cent respectively, when in towns they are 26.45 and 28.57 per cent respectively. In Sitapur city male and female artisans are 7.26 and 11.11 per cent respectively, where as in towns only males are 12.80 per cent. In Lakhimpur city and towns only males are artisans with 6.45 and 5.23 per cent respectively without their counter part females.

In business activities, most of the male and female workers are engaged in Lucknow division. In business all those who are engaged in purchasing and selling are included, right from vendors to even big storekeepers. Overall in Lucknow division, among male and female workers engaged in business are 45.55 and 31.72 per cent respectively. In 61 towns the proportion of male workers is higher i.e. 48.95 per cent than 6 cities 43.72 per cent, whereas, in case of female workers in towns they are 31.25 per cent and in cities 31.86 per cent, which are almost equal. In Lucknow metropolitan city the proportions of male and female workers are 47.93 and 31.94 per cent respectively, when in towns male workers are only 21.62 per cent and no female worker in business activities was found. In all the city head quarters, male workers are proportionately less than their counter part towns. The same is not true, in case of females engaged in business activities are more in city headquarters in comparison to towns with an exception in Hardoi and Lakhimpur. In Daliganj zone, Lucknow 7 towns, Unnao 15 towns and in Sitapur 10 towns where no female worker was engaged in business activities. In Nakhas zone and in Unnao city 100.00 per cent workers were engaged in business.

Overall government jobs are considered to be available to only fortunate persons where people get their salaries properly and in time. In Lucknow division, overall male and female workers engaged in government jobs are 6.21 and 4.14 per cent respectively. In case of 6 city head quarters male and female government employees are comparatively higher i.e. 8.10 and 5.31 per cent respectively where as in 61 towns males are 2.70 per cent and no female government employee was found in our survey. In Lucknow metropolitan city male employees are 6.01 per cent, where as females are 2.78 per cent and their counterparts in towns are totally absent. In all other 5 city headquarters also male and female government employees are much higher than the employees in small

and medium towns. In Hardoi city, female government employees are 16.67 per cent, which are higher than the male employees i.e. 14.81 per cent. In Lakhimpur city male and female government employees are almost proportionately balanced i.e. 14.52 and 14.29 per cent respectively.

Females engaged in government employment is quite imbalanced and in most of the areas there is no trace of them. In Nakhas Zone of Lucknow metropolis only 1.11 per cent male government employees are found which is several times lower than different zones and towns.

In private jobs all those may be engaged as household helpers or the people, working in private offices and industries, with monthly salaries are taken into account. In most of the cases workers engaged in private jobs are paid quite low in comparison to government employees, and also they are not sure that they will continue like in government. In Lucknow division overall among male and female 14.62 and 25.52 per cent workers are engaged respectively. In 61 towns the average proportion of male and female workers are comparatively lower i.e. 11.26 and 15.62 per cent respectively than average 6 cities where 16.44 per cent males and 28.32 females are working as private employees. In private jobs 18.17 per cent males and 31.94 per cent females are engaged in Lucknow metropolitan city, when in 7 towns of Lucknow, males are 27.63 per cent and no female was found doing private job. In Raebareli city male and female private employees are 16.92 and 36.36 per cent respectively, when in 8 towns of Raebareli district average 11.67 per cent males and 18.18 per cent females are engaged which are less than the city. In Unnao city and towns no private female employee was found when males were 14.29 and 10.29 per cent respectively. In Hardoi city and 12 towns male employees are 15.74 and 7.74 per cent respectively when females are 16.67 and 21.43 per cent respectively. In Sitapur city and 10 towns male employees are 12.10 and 5.60 per cent

Table: 14 Percentage of M/F Employed in Various Jobs to Total M/F Employed and Their Average Individual and Family Income

District	Urban	Total Employed		Labourer		Artisan		Business		Govt. Job		Private Job		Workers Av. IncomeRs.		Av Family Income Rs
		M	F	M	F	M	F	M	F	M	F	M	F	M	F	
1. LUCKNOW	Latbagh Zone 1	52.00	5.60	10.77	0.00	6.15	57.14	46.15	14.29	10.77	0.00	26.15	26.57	2340.00	357.14	2662.96
	Aliganj Zone 2	52.14	11.41	19.18	0.00	19.18	47.06	49.31	41.18	4.11	0.00	8.22	11.76	3005.48	1020.59	4153.51
	Alambagh Zone 3	58.33	6.28	24.76	0.00	2.86	25.00	42.66	16.67	8.57	8.33	20.95	50.00	2511.43	458.33	3663.71
	Rajajipuram Zone 4	58.69	8.33	20.75	11.11	13.21	22.22	47.17	44.44	5.68	0.00	13.21	22.22	2226.41	2327.78	3157.95
	Daliganj Zone 5	42.72	0.59	15.91	0.00	9.09	0.00	40.59	0.00	7.95	100.00	20.45	0.00	2626.72	6000.00	3347.87
	Nakhas Zone 6	49.10	0.67	20.00	0.00	0.00	0.00	51.11	100.00	1.11	0.00	27.78	0.00	2294.44	1000.00	2730.26
	Indranagar Zone 7	49.50	5.00	28.00	9.09	10.00	9.00	45.00	36.37	6.00	0.00	11.00	45.45	2163.00	900.00	2661.19
	Aminabad Zone 8	44.36	3.66	10.84	0.00	8.43	0.00	55.42	50.00	4.82	0.00	20.48	50.00	1760.72	650.00	1961.64
	Neelmitha Zone 9	50.15	6.96	23.81	50.00	11.90	16.67	50.00	0.00	4.76	0.00	9.52	33.33	2054.76	1166.67	2827.27
	CITY	50.51	5.07	19.60	6.94	8.30	26.39	47.73	31.94	6.01	2.78	18.17	31.94	2335.41	1115.07	3022.66
	7 TOWNS	35.24	4.44	35.14	100.00	16.22	0.00	21.62	0.00	0.00	0.00	27.03	0.00	1845.95	350.00	1936.11
	TOTAL	49.43	5.03	20.38	11.84	8.70	25.00	46.60	30.26	5.71	2.63	10.61	30.26	2310.60	1075.32	2957.60
2. RAEBARELI	CITY	37.04	3.79	32.31	9.09	21.54	27.27	14.62	10.10	14.62	9.09	16.92	36.36	2249.23	145.45	2556.62
	8 TOWNS	40.27	8.21	8.33	9.09	25.00	63.64	50.00	9.09	5.00	0.00	11.67	18.18	2360.00	418.18	2924.00
	TOTAL	38.00	5.19	24.74	9.09	22.63	45.45	25.79	13.64	11.58	4.55	15.26	27.27	2284.21	291.62	2667.89
3. UNNAO	CITY	39.16	0.69	33.93	0.00	6.25	0.00	41.07	100.00	4.46	0.00	14.29	0.00	2121.43	500.00	2034.21
	15 TOWNS	50.70	0.00	32.35	0.00	3.68	0.00	52.94	0.00	0.74	0.00	10.29	0.00	1894.65	0.00	2053.17
	TOTAL	44.44	0.34	33.06	0.00	4.84	0.00	47.59	100.00	2.42	0.00	12.10	0.00	1997.18	500.00	2087.92
4. HARDOI	CITY	50.70	5.97	9.26	8.33	23.15	41.67	37.04	16.67	14.81	18.67	15.74	18.67	2225.00	1175.00	3392.00
	12 TOWNS	56.57	4.79	10.97	0.00	26.45	28.57	50.32	50.00	4.62	0.00	7.74	21.43	2221.94	678.57	3436.72
	TOTAL	54.00	5.27	10.27	3.65	25.09	34.62	44.87	34.62	8.75	7.69	11.03	19.23	2223.19	907.67	3417.42
5. SITAPUR	CITY	43.68	3.28	11.29	22.22	7.26	11.11	62.10	44.44	7.26	0.00	12.10	22.22	2502.42	1161.11	3175.74
	10 TOWNS	51.02	0.00	16.00	0.00	12.80	0.00	64.00	0.00	1.60	0.00	5.60	0.00	2097.60	0.00	2622.00
	TOTAL	47.07	1.69	13.65	22.22	10.04	11.11	63.05	44.44	4.42	0.00	8.84	22.22	2299.20	1161.11	2900.25
6. LAKHIMPUR	CITY	51.67	5.11	32.26	26.57	6.45	0.00	37.10	42.66	14.52	14.29	9.68	14.29	2266.13	1571.43	2754.65
	9 TOWNS	47.66	0.66	37.25	33.33	5.23	0.00	37.91	66.67	3.27	0.00	18.34	0.00	1863.40	666.67	2065.47
	TOTAL	48.75	2.02	35.81	30.00	5.58	0.00	37.67	50.00	6.51	10.00	14.42	10.00	1979.53	1300.00	2260.82
COMBINED	6 CITIES	46.62	4.32	21.13	9.73	10.61	24.78	43.72	31.66	8.10	5.31	16.44	28.32	2310.57	1039.97	2693.67
COMBINED	61 TOWNS	48.76	2.25	23.42	21.87	13.66	37.50	48.95	31.25	2.70	0.00	11.26	15.62	2040.99	578.12	2487.00
COMBINED	TOTAL	47.48	3.59	21.94	12.41	11.68	27.59	45.55	31.72	6.21	4.14	14.62	25.52	2216.12	958.70	2751.36

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

respectively. When females are 22.22 and nil per cent respectively. Similarly in Lakhimpur city and 9 towns 9.68 and 16.34 per cent males respectively are engaged, as private employees when females are 14.29 and nil per cent respectively. Among female employees in any places there was no one to be recorded in our survey, when in Alambagh zone, Aminabad zone and in Indranagar zone the highest percentage of female employment was found i.e. 50.00, 50.00 and 45.45 per cent respectively (See table 14).

While surveying about the working population, we also enquired workers/employees average income per month in rupees in both the sexes. As usual, despite of all care, the reported income is always taken with a pinch of salt. Average income of the workers among males and females of Lucknow division comes out to be Rs. 2216.00 and Rs.945.00 respectively per month. While in 61 small and medium towns of Lucknow division, the average per month income is Rs.2041.00 and Rs.578.00, which is less in comparison to average 6 city headquarters, where it is M.Rs.2311.00 and F.1040.00. In Lucknow metropolitan city average male and female income per month was Rs.2335.00 and Rs.1115.00 respectively. Whereas this was comparatively less in average 7 towns i.e. Rs.1846.00 and Rs.350.00 respectively. In case of Raebareli city and 8 towns the average income per month for males was Rs.2249.00 and Rs.2360.00 respectively and similarly females income was Rs.145.00 and Rs.418.00 respectively. Thus this shows that in Raebareli male and female income is higher in small and medium towns than the city headquarters. In rest of the districts unlike Raebareli workers belonging to city headquarters receive average income more than the small and medium towns. The highest male average income in Lucknow division was found in Aliganj zone i.e. Rs.3006.00 per month, whereas among females it was Rs.2328.00 per month in Rajajipuram zone. Although in Daliganj zone the average income was recorded Rs.6000.00 per month for females but it is the average of only two beneficiaries, which

seems to be unusual. The average lowest income among male workers was found in Aminabad zone i.e. Rs.1781.00 per month whereas, average lowest income among females was found in Raebareli city i.e. Rs.146.00 per month.

We have also calculated average household or family income per month of the beneficiaries. In Lucknow division the overall average family income was recorded Rs.2751.00 per month, when in 61 small and medium towns, the average family income was Rs.2487.00 per month, which is less than in comparison to 6 cities i.e. Rs.2894.00. The average family income in Lucknow metropolitan city is Rs.3023.00 per month, which is quite high than average 7 towns i.e. Rs.1936.00 per month. Except Raebareli where 8 towns average family income is higher i.e. Rs.2924.00 per month than Raebareli city which is Rs. 2557.00 per month. Similarly in Hardoi's average 12 towns have average family income higher Rs.3435.00 per month than the city headquarter which is lower i.e. Rs.3392.00 per month. In case of city head quarters like Unnao, Sitapur and Lakhimpur where average income is Rs.2084.00, Rs.3175.00 and Rs.2755.00 per month respectively, which is higher than their respective towns, i.e. Rs.2053.00, Rs.2622.00 and Rs.2066.00 per month respectively. In Lucknow division the average highest family income was found Rs.4154.00 per month in Aliganj zone and the lowest average family income was found Rs.1936.00 per month in Lucknow towns.

In living condition of the beneficiaries we considered housing condition, electricity, sanitation, approach road, street light, drainage system and water supply. Among 1581 households of beneficiaries surveyed, we find that in Lucknow division 88.11 per cent household live in their own houses, whereas 11.87 per cent households live in rented houses. In 61 small and medium towns the ownership of houses is 92.60 which is higher in comparison to 6 city headquarters i.e. 85.69 per cent. Whereas households living in rented houses in cities are more i.e. 14.31 per cent, when in towns it is 7.40 per cent. In

cities high ratio of renting the houses is because of transferable jobs and temporary living and besides the private houses available for renting, Government also provides houses on rent. In Lucknow metropolitan city the ownership of the houses is 80.60 per cent. Whereas, living in rented houses 19.40 per cent, when in towns 100.00 per cent households live in their own houses. Except in Raebareli where ownership in city headquarters is 99.13 per cent, which is higher than small and medium towns i.e. 90.00 per cent. In Raebareli city 0.87 per cent households live in rented houses, whereas in towns 10.00 per cent households live in rented houses. In rest of the city headquarters of district Unnao, Hardoi, Sitapur and Lakhimpur where ownership of the houses is less in comparison to towns, when rented one are higher in cities than towns. In Lucknow metropolitan city, Nakhas zone where 96.05 per cent households own their houses. In Rajajipuram and Lalbagh zones the ownership of the houses among the beneficiaries of the households is comparatively lowest i.e. 65.91 and 66.67 per cent respectively and household living in rented houses are highest i.e. 34.09 and 33.33 per cent respectively.

Another interesting thing for housing was enquired from the head of the household that whether you have constructed your house on your own land? This information clearly indicates that if people have encroached on unauthorised land, thus overall in Lucknow division 0.82 per cent households who claim for their own house have constructed on unauthorised land. In average 6 cities this percentage of encroachment comes to be 1.27 per cent, whereas in 61 small and medium towns in average no encroachment was recorded. In Lucknow metropolitan city 0.88 per cent households reported that they have constructed their own house on unauthorised land. This figure is higher in Lakhimpur city and Rajajipuram zone where 12.72 and 6.82 per cent households constructed their houses on unauthorised land. In Lalbagh and Alambagh zones and in Sitapur city the proportion of

Table: 15 Housing Condition – I Percentage of Houses Belonging to Respondents

District	Urban	House Percentage							Average rooms	Houses electrified	Latrine			Bathroom in campus
		Total No.	Owned	Rented	Constructed on own land	Pucca	Semi pucca	Katcha			In campus	Flush	Dry	
1 LUCKNOW	Laibagh Zone 1	54	66.67	33.33	64.81	75.93	18.52	5.56	2.30	87.04	37.04	35.19	1.85	66.67
	Aliganj Zone 2	57	80.70	19.30	80.70	98.25	1.75	0.00	2.33	96.49	89.47	68.42	21.05	84.21
	Alambagh Zone 3	70	81.43	18.57	80.00	62.86	32.86	4.29	2.93	78.57	54.29	30.00	24.29	74.29
	Rajajipuram Zone 4	44	65.91	34.09	59.09	68.18	22.73	9.09	2.45	84.09	84.09	77.27	6.82	84.09
	Deliganj Zone 5	70	90.00	10.00	90.00	98.57	1.43	0.00	2.89	94.29	85.71	77.14	8.57	80.00
	Nakhas Zone 6	76	96.05	3.95	96.05	90.79	6.58	2.63	1.99	97.37	98.68	56.38	42.11	78.95
	Indranagar Zone 7	85	80.00	20.00	80.00	80.00	9.41	10.59	1.96	81.18	62.35	43.53	18.82	57.65
	Aminabad Zone 8	78	70.51	29.49	70.51	65.38	16.67	17.95	1.97	92.31	78.49	57.69	21.79	76.92
	Neelmatha Zone 9	33	90.91	9.09	90.91	60.61	36.36	3.03	2.79	81.82	27.27	0.00	27.27	93.94
	CITY	567	80.60	19.40	79.72	78.84	14.64	6.53	2.36	88.54	71.25	51.50	19.75	75.66
	7 TOWNS	36	00.00	0.00	100.00	36.11	27.78	36.11	2.17	50.00	33.33	30.56	2.77	27.78
	TOTAL	603	81.76	18.24	80.93	76.29	15.42	8.29	2.34	86.24	68.99	50.25	18.74	72.80
2 RAEBARELI	CITY	115	99.13	0.87	99.13	73.04	6.96	20.00	2.20	58.26	36.52	31.30	5.22	47.83
	8 TOWNS	50	90.00	10.00	90.00	82.00	4.00	14.00	2.40	80.00	58.00	58.00	0.00	80.00
	TOTAL	165	96.36	3.64	96.36	75.76	6.06	18.18	2.26	64.85	43.03	39.39	3.64	57.58
3 UNNAO	CITY	114	95.61	4.39	95.61	78.07	21.05	0.88	2.03	92.98	80.70	62.28	18.42	46.49
	15 TOWNS	126	98.41	1.59	98.41	53.17	25.40	21.43	1.79	72.22	55.56	34.13	21.43	26.19
	TOTAL	240	97.08	2.92	97.08	65.00	23.33	11.67	1.90	82.08	67.50	47.50	20.00	35.83
4 HARDOI	CITY	75	85.33	14.67	85.33	58.67	41.33	0.00	2.60	96.00	93.33	41.33	52.00	78.67
	12 TOWNS	103	85.44	14.56	85.44	42.72	50.49	6.80	2.82	85.44	86.41	19.42	66.99	71.84
	TOTAL	178	85.39	14.61	85.39	49.44	46.63	3.90	2.72	89.89	89.33	28.65	60.67	74.72
5 SITAPUR	CITY	101	88.12	11.88	87.13	83.17	12.87	3.96	2.63	85.15	76.24	45.54	30.69	74.26
	10 TOWNS	100	94.00	6.00	94.00	72.00	21.00	7.00	2.45	75.00	69.00	28.00	41.00	55.00
	TOTAL	201	91.04	8.96	90.55	77.91	16.92	5.47	2.54	80.10	72.64	36.82	35.82	64.68
6 LAKHIMPUR	CITY	55	85.45	14.55	72.73	43.64	47.27	9.09	2.24	90.91	63.64	7.27	56.37	98.18
	9 TOWNS	139	90.65	9.35	90.65	35.97	37.41	26.62	1.83	72.66	66.19	12.95	53.24	94.24
	TOTAL	194	89.18	10.82	85.57	38.14	40.21	21.65	1.94	77.83	65.46	11.34	54.12	95.36
COMBINED	6 CITIES	1027	85.69	14.31	84.42	75.27	18.01	6.72	2.34	85.98	70.30	46.74	23.56	70.59
COMBINED	61 TOWNS	554	92.60	7.40	92.60	51.62	30.51	17.87	2.19	74.55	65.16	26.90	38.26	61.91
COMBINED	Total	1581	88.11	11.89	87.29	66.98	22.39	10.63	2.29	81.97	68.50	39.78	28.72	67.55

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

households encroaching the unauthorised land is 1.86, 1.43 and 0.99 per cent respectively (see table 15).

In standard of living the condition of house means pucca house, semi pucca house or Katcha house, plays a very significant role in development of the family. Overall in Lucknow division there are 66.98 per cent Pucca, 22.39 per cent semi-pucca and 10.63 per cent Katcha houses are recorded. In average 6 cities pucca houses are comparatively more i.e. 75.27 per cent and semi-pucca and Katcha houses are 18.01 and 6.72 per cent respectively. In average 61 small and medium towns pucca houses are less in comparison to semi-pucca and katcha houses i.e. 51.62, 30.51 and 17.87 per cent respectively. In Aliganj and Daliganj zones and Hardoi city no Katcha houses were found. In Lucknow, Lakhimpur and Unnao small and medium towns Katcha houses are more than one fifth of the housing stock i.e. 36.11, 26.62 and 21.43 per cent respectively. In Raebareli city katcha houses are 20.00 per cent. In Daliganj, Aliganj and Nakhas zones of metropolis, pucca houses are maximum i.e. 98.57, 98.25 and 90.79 per cent respectively. The lowest percentage of pucca houses was recorded in Lakhimpur towns 35.97, city 43.64, Lucknow towns 36.11 and Hardoi towns 42.72. Percentage of semi-pucca houses are highest in Lakhimpur city 47.27 and its towns 37.41, Hardoi city 41.33 and its towns 50.49, Neelmatha zone 36.36 and Alambagh zone 32.86.

Average number of rooms in a household plays an important role in building the Psychology of family, which determines overall level of development. Overall number of rooms per family comes to be less than 3 which is too less in comparison to developed and even developing countries. In Lucknow division average 2.29 rooms per family is there, when in 6 cities it is 2.34 rooms and in 61 small and medium towns 2.19 rooms. Average maximum number of rooms per family is found in Alambagh and Daliganj zones and in Hardoi towns i.e. 2.93, 2.89 and 2.82 respectively. Less than 2 rooms are found in

Nakhas, Indranagar and Aminabad zones with 1.99, 1.96 and 1.97 rooms respectively. Also in Hardoi and Lakhimpur towns where average rooms are less than 2 i.e. 1.79 and 1.83 rooms respectively.

In Lucknow division overall 81.97 per cent surveyed houses of the 1581 beneficiaries are electrified when in 6 cities and 61 small and medium towns the average is 85.98 and 74.55 per cent respectively. In Hardoi, Unnao and Lakhimpur cities the proportion of electrified houses is highest, which are 96.00, 92.98 and 90.91 per cent respectively, when in Lucknow metropolitan city the proportion is 88.54 per cent. In Nakhas, Aliganj, Daliganj and Aminabad zones the proportion of electrified houses are quite high i.e. 97.37, 96.49, 94.29 and 92.31 per cent respectively. The lowest proportion of electrified houses is in 7 small and medium towns of Lucknow with 50.00 per cent. In Raebareli city unusually low proportion of houses are electrified i.e. 58.26 whereas in average 8 towns the proportion is 80.00 per cent. This anomaly is because in Raebareli city beneficiaries are taken from slums where there is hardly any electricity, although electrified houses especially in small and medium towns are hardly benefited as generally power supply is quite rare, when electricity is the mother of all development.

Related to standard of living, we enquired whether you have latrine with in the campus? In answer, 68.50 per cent households have got the latrines within their campuses in Lucknow division. Whereas, in 6 cities and 61 small and medium towns, 70.30 and 65.16 per cent households got the latrines within their campuses. In Lucknow metropolitan city 71.25 per cent houses have got the latrines within their campuses, it means that 28.75 per cent households have to go out to defecate. In our sample, in Lalbagh and Neelmatha zones only 37.04 and 27.27 per cent households have got the latrines within their campuses which is least. In other cities the maximum i.e. 93.33 per cent households have got latrines within their campuses, when in Raebareli city only 36.52

per cent households have this facility. Among 61 small and medium towns the lowest proportion of households having their own latrines within their campuses are found in average 7 towns of Lucknow i.e. 33.33 per cent, when the highest proportion is in Hardoi's average 12 towns i.e. 86.41 per cent.

From hygienic point of view it is also important to know whether the latrines are with flush or dry. overall in Lucknow division 39.78 and 28.72 per cent latrines were flush and dry respectively. In 6 cities and 61 towns these averages were 46.74, 23.56 and 26.90, 38.26 per cent respectively. In Lucknow metropolitan city 51.50 per cent latrines are with flush, when 19.75 per cent are dry, in case of towns it is 30.56 and 2.77 per cent respectively. In Raebareli towns there is no dry latrine among the households. The maximum proportion of dry latrines are found in Lakhimpur city 56.37 and its towns 53.24, Hardoi city 52.00 and its towns 66.99, Sitapur city 30.69 and its towns 41.00 per cent. The most surprising thing is that this unhygienic system is still existing in Lucknow metropolitan city, where a good proportion of households have dry latrines, within their campuses. For example in Nakhas, Neelmatha, Alambagh, Aminabad and Aliganj zones the proportion of households having dry latrines within their campuses are 42.11, 27.27, 24.29, 21.79 and 21.05 per cent respectively.

Another important housing related hygienic aspect is bathroom within the campus or without it. In our survey we find that overall 67.55 per cent, households have got the bathrooms within their campuses in Lucknow division. In average 6 cities this proportion is 70.59 per cent whereas in average 61 small and medium towns the proportion is 61.91 per cent. Households may be any poor but a bathroom is extremely essential within the campus of the house especially for the ladies for privacy, but unfortunately still 32.45 per cent houses do not have bathrooms in the campuses. In Lucknow metropolitan city 75.66 per cent houses have got the bathrooms in the campus, whereas in its towns it is lowest

i.e. only 27.78 per cent. The highest proportion of houses with bathrooms are in Lakhimpur city and its towns and Neelmatha zone where it is 98.18, 94.24 and 93.94 per cent respectively.

Housing is not only important for giving shelter, but it is also important that housing location should have a proper environ which includes approach roads, street light and proper drainage system around it. With this view the houses of the beneficiaries were expected to see whether the house is connected with kharanja road, damar road, katcha road and No road. Overall in Lucknow division 79.13 per cent houses of the beneficiaries were connected with Kharanja road, 14.40 per cent with damar road, 6.33 per cent with katcha road and 0.06 per cent without any approach road. In average 61 towns 86.64 per cent houses were connected with Kharanja road which is higher than average 6 cities i.e. 75.07 per cent. However, in cities damar road was connecting 16.85 per cent houses, whereas in towns only 10.11 per cent houses were connected with damar road. In cities all the houses were connected with some road when in towns 0.18 per cent houses were without any road. The situation is bit different in Lucknow metropolitan city where percentage of houses connected with kharanja road are 81.74, damar road 8.70 katcha road 9.57 and no road 0.00. In Lucknow towns the percentage of houses connected with kharanja road were 60.00, damar road 34.00 Katcha road 6.00 and no road 0.00. Except in Lucknow and Raebareli districts where proportion of houses connected with kharanja road varies like 66.84 per cent connected in Lucknow metropolis whereas 86.11 per cent connected in Lucknow towns, 81.74 per cent connected in Raebareli city where only 60.00 per cent connected in Raebareli towns than rest of the 4 districts of Lucknow division, where city and towns have almost matching proportion. In Hardoi towns 0.07 per cent houses of the beneficiaries have no approach road. There are areas where more than 10

Table: 16 Housing Condition -II Percentage of Houses with Urban Civic Amenities

District	Urban	Approach Road				Street light	Houses with rain flood	Houses with drain flood
		Kha-ranja	Damar	Katcha	No road			
		1	2	3	4	5	6	7
1. LUCKNOW	Lalbagh Zone 1	59.26	24.07	16.67	0.00	96.30	11.11	3.70
	Aliganj Zone 2	45.61	40.35	14.04	0.00	91.23	21.05	10.53
	Alambagh Zone 3	62.86	27.14	10.00	0.00	35.71	67.14	28.57
	Rajajipuram Zone 4	90.85	9.09	0.00	0.00	88.64	34.09	18.18
	Dallganj Zone 5	62.85	22.86	14.27	0.00	54.29	41.43	18.57
	Nakhas Zone 6	86.84	13.16	0.00	0.00	90.97	9.21	7.89
	Indranagar Zone 7	55.29	20.00	24.71	0.00	51.76	56.47	15.29
	Aminabad Zone 8	66.56	23.08	10.26	0.00	82.05	60.26	14.10
	Neelmatha Zone 9	84.85	15.15	0.00	0.00	12.12	75.76	36.36
	CITY	66.84	22.05	11.11	0.00	68.25	41.62	16.05
	7 TOWNS	86.11	5.56	8.33	0.00	80.56	8.33	8.33
	TOTAL	67.89	21.06	10.95	0.00	68.99	39.64	15.59
2. RAEBARELI	CITY	81.74	8.70	9.57	0.00	83.48	14.78	2.61
	8 TOWNS	60.00	34.00	6.00	0.00	92.00	14.00	16.00
	TOTAL	75.16	16.36	8.48	0.00	86.06	14.55	6.67
3. UNNAO	CITY	91.23	8.77	0.00	0.00	68.42	14.03	0.00
	15 TOWNS	97.62	2.38	0.00	0.00	28.57	47.62	1.59
	TOTAL	94.58	5.42	0.00	0.00	47.50	31.67	0.83
4. HARDOI	CITY	97.33	1.33	1.33	0.00	80.00	44.00	24.00
	12 TOWNS	95.15	2.91	0.97	0.97	77.67	27.18	5.83
	TOTAL	96.07	2.25	1.12	0.56	78.65	34.27	13.48
5. SITAPUR	CITY	74.26	17.82	7.92	0.00	20.79	20.79	0.97
	10 TOWNS	74.00	23.00	3.00	0.00	37.00	24.00	5.00
	TOTAL	74.13	20.40	5.47	0.00	28.86	22.39	3.98
6. LAKHIMPUR	CITY	83.64	16.36	0.00	0.00	32.73	54.55	27.27
	9 TOWNS	89.21	5.76	5.04	0.00	17.99	29.50	20.14
	TOTAL	87.63	8.76	3.61	0.00	22.16	36.60	22.16
COMBINED	6 CITIES	75.07	16.85	8.08	0.00	83.74	34.37	12.66
COMBINED	61 TOWNS	86.64	10.11	3.07	0.18	45.67	29.42	9.39
COMBINED	Total	79.13	14.48	6.33	0.06	57.75	32.64	11.51

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

per cent houses are connected with katcha road e.g. Indranagar, Lalbagh, Daliganj, Aliganj, Aminabad and in Alambagh zones where surprisingly the proportion is highest in comparison to whole division i.e. 24.71, 16.67, 14.29, 14.04, 10.26 and 10.00 per cent respectively. In Aliganj zone, Raebareli towns and Alambagh zone, where more than a quarter of beneficiaries houses were connected by damar road i.e. 40.35, 34.00 and 27.14 per cent respectively (see table 16).

Street light is extremely essential for day to day lives of the house dwellers as without it in cities and towns life becomes stand still. In Lucknow division over all in 6 cities and 61 towns average 57.75 per cent houses of the beneficiaries are benefited with street lights, when in cities it is 83.74 and in towns it is 45.67 per cent. Surprisingly in Lucknow metropolitan city average only 68.25 per cent houses enjoy the street light in comparison to Lucknow towns where 80.56 per cent houses are facilitated. In Sitapur also proportionately more houses in towns i.e. 37.00 per cent are benefited than in city headquarter with only 20.79 per cent. In Sitapur and Lakhimpur districts both cities and towns, Alambagh and Neelmatha zones and Raebareli towns the houses of the beneficiaries are provided street lights quite scarcely. Highest proportion of beneficiaries enjoy the street light at their door step are in Lalbagh, Aliganj, Nakhas zones and Lucknow towns with 96.30, 91.23, 90.79 and 92.00 per cent respectively.

Bad drainage system not only effects the human being but also reduces the life of housing stock. In Lucknow division the houses belonging to the beneficiaries are in average 32.94 per cent affected by rain flood and 11.51 per cent by drainage flood. Thus overall, about 44.15 per cent houses are affected due to bad drainage system either by rain or drainage flood. In 6 cities the situation is more serious where 34.37 per cent

houses are affected by rain flood and 12.66 per cent by drainage flood, whereas in average 61 towns this proportion is only average 29.42 and 9.39 per cent respectively. In certain parts of Lucknow division rain and drain situation is extremely serious. For example in Lucknow metropolitan city houses affected by rain and drainage floods are 41.62 and 16.05 per cent respectively, whereas in Lucknow towns the situation is not bad with only 8.33 and 8.33 per cent respectively. The worst situation is found in Lakhimpur city where 54.55 per cent houses by rain flood and 27.27 per cent by drain flood are affected, when in towns it is about 29.50 and 20.14 per cent respectively. In Lucknow metropolitan city Neelmatha, Alambagh, Aminabad and Indranagar zones are extremely affected maximum by rain floods. Houses in Unnao towns are maximum affected by rain flood i.e. 47.62 and by drain only 1.59 per cent. Hardoi city is also affected by rain and drain floods, which is quite high i.e. 44.00 and 24.00 per cent respectively. Comparatively, Nakhas and Lalbagh zones including Lucknow towns are the best planned where both the rain and drain floods are least.

Proper provision of drinking water supply within the campus is extremely essential for the busy city and urban lives. Pipe water supply is the best suited especially in urban areas but since it is a costly affair, people use handpumps and well waters in the region. In Lucknow division overall 66.22 per cent houses belonging to beneficiaries have the drinking water source within their campuses, in which average 64.46 per cent in 6 cities and 69.49 per cent in 61 small and medium towns. Unfortunately, there are places where less than half of the houses belonging to beneficiaries, drinking water source are within the campus e.g. Lucknow towns, Raebareli city and Indranagar zone with only 27.78, 40.00 and 49.50 per cent respectively. Fortunately there are also places where more than 80.00 per cent houses of the beneficiaries have drinking water source within their campuses e.g. Nakhas zone, 85.53, Sitapur towns 83.00 and Unnao city 80.70 per cent.

Those roughly about overall 33.78 per cent who have to go outside the campus at some distance for fetching the water from public source of India Mark-II, other hand pumps, tap water or well. overall in Lucknow division, 76.59 per cent households collect water from India Mark-II. 5.62 per cent from other hand pumps, 14.61 per cent from pipe/tape water and 2.81 per cent from well. Generally India Mark-II hand pumps are provided by the Government, but unfortunately some times if they stop working due to technical or any fault of its own they are generally abandoned without any care. In cities comparatively less proportion of households fetch water from India Mark-II i.e. 73.70 per cent in comparison to 82.84 per cent in small and medium towns. The maximum proportions of households using outside India Mark-II source are in Rajajipuram, Daliganj and Alambagh zones, Unnao towns, Hardoi towns, Lakhimpur city, Neelmatha zone and in Sitapur city which are 100.00, 100.00, 96.43, 96.43, 95.83, 94.74, 92.31, and 90.91 per cent respectively. The least outside India Mark-II water source was reported in Aminabad zone where only 12.00 per cent houses are benefited. Except in Lakhimpur towns, Indra Nagar. Zone and Sitapur towns where 26.53, 13.95 and 11.76 per cent households use the other hand pump as a source of drinking water otherwise no where more than 10.00 per cent houses/households are benefited. Use of pipe water is highest in Aminabad zone with 84.00 per cent followed by Lalbagh zone 50.00, Nakhas zone 45.45, Lakhimpur towns 40.82 and Unnao city 36.36 per cent. There are places where beneficiaries do not get pipe water as an outside source like in Aliganj, Alambagh, Rajajipuram, Daliganj and Neelmatha zones, Hardoi towns, Sitapur towns and Lakhimpur city. Use of well as an outside source for drinking water is quite rare. In Lucknow metropolitan city well is used as an outside source only in Indranagar zone where 6.98 per cent beneficiaries fetch the water. The maximum use of well water is in Raebareli towns where 17.65 per cent beneficiaries depend. In Lakhimpur neither the city nor the towns use the well water.

Table: 17 Percentage of Households with Drinking Water to Total Households

District	Urban	Within Campus	Using Water Source of Outside Campus				Av. Distance (metre)	Nearby source out of order
			India MarkII	Other Hand-pump	Pipe	Well		
1 LUCKNOW	Lalbagh Zone 1	62.96	50.00	0.00	50.00	0.00	14.75	0.00
	Aliganj Zone 2	64.91	90.00	10.00	0.00	0.00	36.00	0.00
	Alambagh Zone 3	60.00	96.43	3.57	0.00	0.00	79.07	0.00
	Rajajipuram Zone 4	72.73	100.00	0.00	0.00	0.00	47.92	0.00
	Daliganj Zone 5	71.43	100.00	0.00	0.00	0.00	29.25	0.00
	Nakhas Zone 6	85.53	54.55	0.00	45.45	0.00	23.18	0.00
	Indranagar Zone 7	49.41	74.42	13.95	4.65	6.98	55.51	0.00
	Aminabad Zone 8	67.95	12.00	4.00	84.00	0.00	12.96	0.00
	Neelmatha Zone 9	60.61	92.31	7.69	0.00	0.00	18.69	0.00
	CITY	66.14	72.40	5.73	19.79	1.56	39.57	0.00
	7 TOWNS	27.78	76.92	0.00	19.23	3.85	32.88	0.00
	TOTAL	63.85	73.39	5.05	19.72	1.83	38.78	0.00
2 RAEBARELI	CITY	40.00	88.41	1.45	4.35	7.25	32.74	1.45
	8 TOWNS	66.00	76.47	0.00	5.88	17.65	25.71	0.00
	TOTAL	47.88	86.05	1.16	4.65	9.30	31.35	1.16
3 UNNAO	CITY	80.70	68.18	0.00	36.36	0.00	18.18	0.00
	15 TOWNS	55.56	96.43	0.00	1.79	1.79	21.07	0.00
	TOTAL	67.50	88.46	0.00	11.54	1.28	20.26	0.00
4 HARDOI	CITY	72.00	71.43	4.76	4.76	4.76	20.00	0.00
	12 TOWNS	76.70	95.83	4.17	0.00	0.00	27.29	0.00
	TOTAL	74.72	84.44	4.44	2.22	2.22	23.89	0.00
5 SITAPUR	CITY	78.22	90.91	0.00	4.55	0.00	35.64	9.09
	10 TOWNS	83.00	82.35	11.76	0.00	5.88	18.18	0.00
	TOTAL	80.60	87.18	5.13	2.56	2.56	28.03	5.13
6 LAKHIMPUR	CITY	65.45	94.74	5.26	0.00	0.00	17.74	0.00
	9 TOWNS	64.75	32.65	26.53	40.82	0.00	14.18	0.00
	TOTAL	64.95	50.00	20.59	29.41	0.00	15.18	0.00
COMBINED	6 CITIES	64.46	73.70	3.84	13.97	2.47	32.32	0.82
COMBINED	61 TOWNS	69.49	82.84	9.47	15.98	3.55	24.44	0.59
COMBINED	Total	66.22	76.59	5.62	14.61	2.81	29.83	0.75

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P., "March-June, 2001.

Unnao and Sitapur cities do not use the well water including Hardoi towns, where the same situation exists (See table 17).

For households, using the outside source of drinking water have a problem if they cover a long distance for fetching the water for daily use. Therefore, we enquired this aspect with utmost care. In Lucknow division overall average 29.83 meters are the distance for fetching the water, whereas in cities average distance is high i.e. 32.32 meters in comparison to towns with 24.44 meters. Average highest distance was reported by beneficiaries in Alambagh, Indranagar, Rajajipuram and Aliganj zones and in Sitapur city which are 79.02, 55.51, 47.92, 36.00 and 35.64 meters respectively.

The least average distance covered upto the drinking water source was reported in Aminabad zone 12.96, Lalbagh zone 14.75 and Lakhimpur towns 14.18 meters.

Last but not the least, the information sought whether the nearby drinking water source is out of order? In answer, we came to know that 0.75 per cent beneficiaries in Lucknow division reported that their nearest outside source is not in working condition. The proportion of defunct source in 6 cities was 0.82 per cent and in 61 small and medium towns it was 0.59 per cent. Only in Sitapur city, where defunct sources were reported to be 9.09 per cent, otherwise only in Raebareli city 1.45 per cent nearby sources were found defunct.

CHAPTER V

URBAN SELF EMPLOYMENT PROGRAMME (USEP)

Under the scheme of Urban Self Employment Programme (USEP), Government provides an easy loan of maximum Rs.50,000.00 on 5.00 per cent refundable margin money and 15.00 per cent subsidy with an interest of 12.00 per cent, to be returned in 5 years. Under this scheme the purpose is to make the poorest of the poor to be self-dependent, as they are free to choose any gainful economic activities which suits them. In Lucknow division during 1999-2000 total 2103 beneficiaries were identified and facilitated, out of which we randomly selected more than 25.00 per cent beneficiaries i.e. 546 in number from 6 city headquarter and from 61 small and medium towns of 6 districts. Thus 320 beneficiaries from 6 cities and 226 beneficiaries from 61 towns were rigorously surveyed. Maximum number i.e. 218 were surveyed in Lucknow metropolitan city and the rest 328 beneficiaries were surveyed from other cities and towns. Except 7 towns of Lucknow district, all other towns were benefited under USEP programme.

As stated above, that the maximum loan amount was Rs.50,000.00, in our survey it reveals that overall in Lucknow division 66.12 per cent beneficiaries got less amount than

and in 61 towns 66.81 per cent. As a whole, only in Raebareli and Hardoi cities where none could get what they applied for the loan. Besides, in Neelmatha zone, Unnao city and Raebareli and Hardoi towns, where more than 80.00 per cent beneficiaries could not get their desired amount as applied. In Alambagh zone and Sitapur city and towns only 43.33, 45.65 and 35.94 per cent beneficiaries respectively could not get what they applied, means that more than 50.00 per cent beneficiaries were successful in getting their desired loan amount.

The average money received by the USEP beneficiaries in overall Lucknow division is Rs.30,995.60, whereas average loan money in 6 cities was Rs.33,155.00 and in 61 small and medium towns average Rs. 27,938.05. Except in Sitapur, in rest of the other districts average money in city headquarters was higher than the average money received in small and medium towns. The average money received by the beneficiaries was between Rs. 20,000.00 to Rs.40,000.00. In Lucknow towns USEP could not be implemented when people were found desirous to get the financial assistance to do their own economic activities. Overall people after receiving the loan amount were found to be enthusiastic to generate their own establishments and become self dependent. In Lucknow metropolitan city the loan amount received by beneficiaries was average between Rs.26,000.00 to Rs.38,000.00.

While analysing the loan amounts invested in various economic activities by the beneficiaries, the broad three categories emerged under which loan was invested i.e. business, workshop and others. In business activities, maximum beneficiaries i.e. 84.43 per cent invested in overall Lucknow division, when in workshop and other categories 7.14 and 7.88 per cent respectively. Beneficiaries invested the loan amount in 6 city head-

Table: 18 Beneficiaries Reported About the Loan Received Under the Urban Self Employment Programme (USEP)-i

District	Urban	No. of Beneficiaries surveyed	Percentage beneficiaries got less amount than applied	Average money received	Percentage Beneficiaries					
					Received loan for the purpose			Used money		
				Rs.	Busin-ess	Work shop	others	Fully	Partly	Not yet
1. LUCKNOW	Lalbagh Zone 1	24	62.50	31395.83	87.50	0.00	12.50	100.00	0.00	0.00
	Aliganj Zone 2	30	56.67	37450.00	86.66	6.67	6.67	96.67	3.33	0.00
	Alambagh Zone 3	30	43.33	37266.67	60.00	36.67	0.00	83.33	6.67	6.67
	Rajajipuram Zone 4	14	64.29	35178.57	92.86	7.14	0.00	100.00	0.00	0.00
	Daliganj Zone 5	30	80.00	28980.00	93.33	0.00	6.67	100.00	0.00	0.00
	Nakhas Zone 6	23	60.87	34673.91	100.00	0.00	0.00	100.00	0.00	0.00
	Indra nagar Zone 7	33	66.67	30742.42	87.88	0.00	12.12	93.94	6.06	0.00
	Aminabad Zone 8	25	64.00	25888.00	72.00	4.00	24.00	100.00	0.00	0.00
	Neelmatha Zone 9	09	88.89	29444.44	77.78	22.22	0.00	77.78	22.22	0.00
	CITY	218	64.22	32482.11	83.94	7.80	7.80	95.41	3.21	0.92
	7 TOWNS	00	00	00	00	00	00	00	00	00
	TOTAL	218	64.22	3282.11	83.94	7.80	7.80	95.41	3.21	0.92
2. RAEBARELI	CITY	08	100.00	37125.00	100.00	0.00	0.00	75.00	25.00	2.50
	8 TOWNS	32	81.25	26134.37	81.25	6.25	6.25	73.75	0.00	0.00
	TOTAL	40	85.00	28332.50	85.00	5.00	5.00	90.00	5.00	0.00
3. UNNAO	CITY	11	81.82	32090.91	81.82	0.00	18.18	100.00	0.00	0.00
	15 TOWNS	62	67.74	31338.71	87.10	0.00	11.29	98.39	0.00	0.00
	TOTAL	73	69.86	31452.05	86.30	0.00	12.33	98.63	0.00	0.00
4. HARDOI	CITY	25	100.00	29120.00	84.00	16.00	0.00	100.00	0.00	0.00
	12 TOWNS	45	95.56	28843.33	100.00	0.00	0.00	100.00	0.00	0.00
	TOTAL	70	97.14	28942.14	94.29	5.71	0.00	100.00	0.00	0.00
5. SITAPUR	CITY	46	45.65	27199.22	84.78	4.35	10.87	100.00	0.00	0.00
	10 TOWNS	64	35.94	39956.52	78.13	20.31	1.56	100.00	0.00	0.00
	TOTAL	110	40.00	32534.09	80.91	13.64	5.45	100.00	0.00	0.00
6. LAKHIMPUR	CITY	12	58.33	26041.67	75.00	0.00	25.00	100.00	0.00	0.00
	9 TOWNS	23	73.91	21565.22	69.57	4.35	26.08	95.65	4.35	0.00
	TOTAL	35	68.57	23100.00	71.43	2.86	25.71	97.14	2.86	0.00
COMBINED	6 CITIES	320	65.63	33155.00	84.06	7.19	8.44	96.25	2.81	0.63
COMBINED	61 TOWNS	226	66.81	27938.05	84.51	7.08	7.08	98.23	0.44	0.44
COMBINED	TOTAL	546	66.12	30995.60	84.43	7.14	7.88	97.07	1.83	0.55

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P., " March-June, 2001.

quarters and 61 small and medium towns, the average investments remained almost the same in business activities. In services and other activities the proportions are not drastically varied. In Nakhas zone, Raebareli city and Hardoi towns all the USEP beneficiaries preferred to invest in business activities. In Alambagh, Aminabad and Neelmatha zones and Sitapur towns, Hardoi city and towns the proportion of beneficiaries investing in business activities is found to be comparatively less because in these areas more than 20.00 per cent beneficiaries invested the loan amount in either workshop or other activities. In Alambagh zone beneficiaries invested comparatively highest in workshop i.e. 36.67 per cent followed by Neelmatha zone 22.22 per cent and Sitapur towns 20.31 per cent. Comparatively more beneficiaries investing in other activities was found in Aminabad zone 24.00 per cent and Lakhimpur city and towns 25.00 and 26.08 per cent respectively. Here in workshop activities like carpentry, welding, electric repair shop and tailoring etc. are considered whereas in other activities, dairy, rickshaw pulling and barber saloon etc. are considered.

While asking the USEP beneficiaries whether the loan money was utilised fully, partly or not yet?, overall in Lucknow division 97.07 per cent beneficiaries utilised fully, 1.83 per cent partly and 0.55 per cent not yet was reported. Maximum proportion of beneficiaries in 61 small and medium towns utilised the loan amount fully i.e. 98.23 per cent, whereas in 6 cities 96.25 per cent. In Lalbagh, Rajajipuram, Daliganj, Nakhas and Aminabad zones and in Unnao and Lakhimpur cities in Hardoi and Sitapur cities and towns the loan money was 100.00 per cent fully utilised. In only three cases i.e. Alambagh zone of Lucknow, Dalmau town of Raebareli and Maurawan town of Unnao districts, one beneficiary each could not receive in hand the loan amount sanctioned at the time of survey. Only in Neelmatha zone and Raebareli city i.e. 22.22 and 25.00 per cent

Table: 19 Beneficiaries Reported About the Loan Received Under the Urban Self Employment Programme (USEP) -II

District	Urban	Average installmen t P.M. Rs.	Per cent loan amount paid back	Percentage beneficiaries paid loan back			Average Income P.M. Rs.	Per cent satisfied with loan amount	Percentage Beneficia- ries need more loan amount
				Fully	Partly	Not yet			
1. LUCKNOW	Laibagh Zone 1	871.87	43.44	12.50	79.17	8.33	2566.67	95.83	50.00
	Aliganj Zone 2	709.07	28.59	0.00	93.33	6.67	3750.00	83.33	66.67
	Alambagh Zone 3	988.00	27.65	3.33	93.33	0.00	2760.00	93.33	73.33
	Rajajipuram Zone 4	850.00	24.02	0.00	100.00	0.00	3950.00	100.0	28.57
	Daliganj Zone 5	769.00	29.94	0.00	100.00	0.00	2453.33	73.00	56.67
	Nakhas Zone 6	777.61	34.76	8.70	91.30	0.00	2282.61	43.48	56.52
	Indranagar Zone 7	846.82	34.31	3.03	93.94	3.03	2239.39	84.85	60.61
	Aminabad Zone 8	838.00	21.92	4.00	84.00	12.00	2072.00	36.00	60.00
	Neelmatha Zone 9	776.11	24.23	11.11	88.89	0.00	2277.78	88.89	88.89
	CITY	855.83	30.74	4.13	91.74	3.67	2681.19	76.61	60.55
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. RAEBARELI	CITY	987.50	26.00	0.00	100.00	0.00	2287.50	62.50	37.50
	8 TOWNS	678.75	32.43	3.12	93.75	0.00	2671.87	87.50	15.62
	TOTAL	740.50	30.83	2.50	95.00	0.00	2595.00	82.50	20.00
3. UNNAO	CITY	600.00	20.82	0.00	100.0	0.00	2590.90	45.45	54.55
	15 TOWNS	673.40	16.82	0.00	90.33	8.06	2233.87	54.84	58.06
	TOTAL	662.33	17.47	0.00	91.78	6.85	2287.67	53.42	57.53
4. HARDOI	CITY	754.00	34.81	0.00	100.00	0.00	1988.00	100.00	16.00
	12 TOWNS	726.11	15.28	2.22	97.78	0.00	2551.00	100.00	2.22
	TOTAL	736.07	22.30	1.43	98.57	0.00	2350.00	100.00	7.14
5. SITAPUR	CITY	991.30	25.93	0.00	97.83	2.17	3252.75	95.65	58.70
	10 TOWNS	637.30	25.39	0.00	93.75	6.25	2518.75	96.88	48.44
	TOTAL	785.45	25.66	0.00	95.45	4.55	2825.45	96.36	52.73
6. LAKHIMPUR	CITY	641.67	20.67	0.00	100.00	0.00	2233.33	91.67	8.33
	9 TOWNS	613.04	19.86	0.00	91.30	8.70	1560.87	39.13	39.13
	TOTAL	622.86	20.12	0.00	94.29	5.71	1791.43	57.14	28.57
COMBINED	6 CITIES	853.82	29.46	2.81	94.07	2.81	2710.63	80.31	54.06
COMBINED	61 TOWNS	668.34	21.21	0.88	93.36	4.87	2371.24	78.76	36.28
COMBINED	TOTAL	777.05	26.34	2.01	93.78	3.66	2570.15	79.67	46.70

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

The beneficiaries were fixed with average instalment to be returned per month to their respective banks was about Rs.777.05 in overall Lucknow division while average in 6 city head quarters it was Rs.853.82 per month and in average 61 towns the instalment was Rs. 668.34 per month. The maximum average instalments were in Alambagh zone Rs. 988.00 p.m., Raebareli city Rs. 987.50 p.m. and in Sitapur city Rs.991.30 p.m. The lowest instalment amounts was found in Raebareli towns Rs. 678.75 p.m. Unnao city Rs.600.00 p.m. and towns Rs.673.40 p.m., Sitapur towns, Rs. 637.30 p.m. and in Lakhimpur city Rs. 641.67 p.m. and towns Rs.613.04 p.m.

On asking that how much proportion of loan amount was paid back to their respective banks?, the answer was that overall in Lucknow division 26.34 per cent loan amount was paid back at the time of survey. The maximum proportion of 29.46 per cent loan amount was paid back from 6 city headquarters and 21.21 per cent was paid back from 61 small and medium towns. The maximum proportion of loan amount was paid back from Lalbagh zone i.e. 43.44 per cent followed by Nakhas zone 34.76, Indra Nagar zone 34.31, Raebareli towns 32.43, Hardoi city 34.81 per cent. The least proportion of loan amount was returned in Unnao towns 16.82 per cent, Hardoi towns 15.28 per cent and in Lakhimpur towns 19.86 per cent.

Another important information was sought whether the beneficiaries paid back the loan amount fully, partly or not yet?. Overall in Lucknow division 2.01 per cent beneficiaries paid back the loan amount fully, 93.78 per cent partly and 3.66 per cent not yet paid. In 61 small and medium towns the proportion of beneficiaries who paid the loan amount fully are 0.88 per cent, whereas maximum i.e. 93.36 per cent beneficiaries paid partly and 4.87 per cent not yet paid. In combined 6 city headquarters 2.81 per cent beneficiaries paid back fully, 94.07 per cent partly and 2.81 per cent not yet paid. In most of the areas no one beneficiary paid back the loan amount fully. In Lalbagh, Neelmatha

and Nakhas zones where some what considerable proportion of beneficiaries i.e. 12.50, 11.11 and 8.70 per cent respectively paid back fully, otherwise in rest of the areas this proportion is less than 5.00 per cent. In Rajajipuram, Daliganj zones, Raebareli, Unnao , Hardoi and Lakhimpur cities all the beneficiaries i.e. 100.00 per cent paid back the loan amount partly. Except in Lalbagh, Aminabad and Neelmatha zones where less than 90.00 per cent i.e. 79.17, 84.00 and 88.89 per cent beneficiaries respectively paid back partly, otherwise in all the rest cities and towns more than 90.00 per cent beneficiaries paid back partly. Very little proportion of beneficiaries had not yet paid the loan amount, except in Aminabad, Lalbagh and Aliganj zones, Lakhimpur, Unnao, and Sitapur towns, where more than 5.00 per cent beneficiaries have not yet paid back their loan amount i.e. 12.00, 8.33, 6.67 8.70, 8.06, and 6.25 per cent respectively.

Beneficiaries were asked that how much income per month they get from their enterprise?, which is only approximation as hardly people tell their true income. Overall in Lucknow division the average income is reported to be Rs. 2570.15 p.m., whereas the average income of 6 cities is comparatively higher i.e. Rs.2710.63 p.m. than in 61 small and medium towns Rs. 2371.24 p.m. The highest average income was recorded in Rajajipuram and Aliganj zones and Sitapur city with Rs.3950.00. Rs.3750.00 and Rs. 3252.17 p.m. respectively. The lowest income was recorded in Lakhimpur towns and Hardoi city with Rs. 1560.87 and Rs. 1988.00 p.m. respectively.

On asking the beneficiaries whether they are satisfied with the loan amount?. In answer 79.67 per cent beneficiaries in Lucknow division reported to be satisfied. In 6 city headquarters the average proportion of beneficiaries were comparatively more satisfied than 61 small and medium towns. In Rajajipuram zone and in Hardoi city and towns all the beneficiaries reported to be satisfied with loan amount. Less than half beneficiaries

reported satisfied in Aminabad zone, Lakhimpur towns, Nakhass zone and Unnao city with 36.00, 39.13, 43.48 and 45.45 per cent respectively.

Beneficiaries were enquired whether they need more loan?, 46.70 per cent beneficiaries expressed their desire to get more loan in Lucknow division. In 6 city headquarters the desire of getting more loan was quite high i.e. 54.06 per cent than in 61 small and medium towns with only 36.28 per cent. The highest proportion of beneficiaries expecting for more loan was recorded in Neelmatha, Alambagh, Aliganj, Indra Nagar and Aminabad zones, all in Lucknow metropolitan city with 88.89, 73.33, 66.67, 60.61 and 60.00 per cent respectively. The lowest that is less than 20.00 per cent beneficiaries desiring for extra loan was reported in Hardoi towns 2.22, Lakhimpur city 8.33, Raebareli towns 15.62 and Hardoi city 16.00 per cent only.

On asking beneficiaries whether they are benefited from USEP loan, 93.04 per cent reported in affirmative in over all Lucknow division, while 93.75 per cent in 6 city headquarters and 92.04 per cent in 61 small and medium towns reported benefited. In majority of areas more than 90.00 per cent beneficiaries reported benefited from USEP loan. In few areas where less than 90.00 per cent beneficiaries reported benefited are Lakhimpur towns 73.91, Raebareli city 75.00. Aminabad zone 84.00 Raebareli towns 87.50, Neelmatha zone 88.89 and Hardoi towns 88.89 per cent.

Beneficiaries were also asked if 15.00 per cent subsidy was OK or they required more? Overall in Lucknow division 48.71 per cent beneficiaries reported that 15.00 per cent subsidy is OK, while 49.36 per cent reported they desire more subsidy. In Unnao city no beneficiary reported that the subsidy is OK, rather 100.00 per cent reported that they need more subsidy. More than three-fourth proportion of beneficiaries reported that the subsidy was OK, in Lakhimpur city 91.67, Hardoi towns 88.89, Rajajipuram zone 85.71, and Raebareli city 75.00 per cent. Lowest that is less than one-third proportion of

beneficiaries reported the subsidy was OK, in Unnao towns 16.13 per cent, followed by Lalbagh, Nakhas, Daliganj and Indra Nagar zones with 16.67, 21.74, 26.67 and 27.27 per cent respectively.

More than 70.00 per cent beneficiaries, desired more subsidy than the prescribed 15.00 per cent were in Unnao city 100.00 per cent followed by Lalbagh zone, Unnao towns, Nakhas, Daliganj and Indra Nagar zones 83.33, 82.26, 78.26, 73.33 and 72.73 per cent respectively. Areas where lowest i.e. one-fourth or less proportion of beneficiaries wished to get more subsidy was recorded in Lakhimpur city 8.33, Hardoi towns 11.11, Rajajipuram zone 14.29, Raebareli towns 21.88 and city 25.00 per cent.

Enquiring on 12.00 per cent loan interest whether it is OK or it should be less or totally ignored? 23.44 per cent USEP respondents of Lucknow division opined it is OK, 64.64, per cent expressed that the interest should be less and rest 11.72 per cent wished that the interest should be ignored. In this opinion among 6 city headquarters and 61 small and medium towns not much drastic difference was found. The highest proportion of beneficiaries opined 12.00 per cent interest rate is OK, was found in Aminabad zone 100.00 Lakhimpur city 91.67, towns 65.22, Raebareli city 50.00 and Aliganj zone 43.33 per cent. Only in Unnao city and Lalbagh zone no beneficiary opined about the prescribed interest is OK. In Rajajipuram, Nakhas and Indra Nagar zones and in Unnao towns only less than 10.00 per cent beneficiaries expressed that the 12.00 per cent interest is OK.

Only in Aminabad zone no beneficiary of USEP wanted that the 12.00 per cent interest rate should be less. The highest proportion of beneficiaries who wanted the interest rate should be less than 12.00 per cent were reported in Rajajipuram zone 92.86 per cent followed by Neelmatha zone 88.89, Sitapur city 84.78, Lalbagh zone 83.33 and Unnao towns 80.65 per cent. Least proportion of beneficiaries wanted less interest rate than the prescribed, were found in Lakhimpur city and towns and Hardoi city i.e. 8.33, 8.70

Table: 20 Beneficiaries Reported About the Loan Received Under the Urban Self Employment Programme – (USEP) -III

District		Urban	Percentage Beneficiaries Reported						Percentage Beneficiaries Paid Bribe for Loan to				BRiBE	
			BENEFITED	15% Subsidy		12% Interest on Loan		No. of Beneficiaries Paid					Average Paid (Rs.)	
				OK	Need More	OK	Should be		DUDA Official	CVs	Bank Officials	Others		
						Less	Ignored							
1. LUCKNOW	Lalbagh Zone 1	100.00	16.67	83.33	0.00	83.33	16.67	0.00	0.00	100.00	0.00	04	3375.00	
	Aliganj Zone 2	96.67	56.67	43.33	43.33	56.67	0.00	18.18	0.00	45.45	36.36	11	3045.45	
	Alambagh Zone 3	90.00	63.34	33.33	13.33	73.34	10.00	0.00	0.00	0.00	100.00	02	1750.00	
	Rajajipuram Zone 4	92.86	85.71	14.29	7.14	92.86	0.00	0.00	0.00	100.00	0.00	04	1500.00	
	Daliganj Zone 5	96.97	26.67	73.33	20.00	70.00	10.00	14.29	14.29	57.14	14.29	07	3800.00	
	Nakhas Zone 6	91.30	21.74	78.26	4.35	65.22	30.43	25.00	0.00	75.00	0.00	04	1425.00	
	Indranagar Zone 7	90.91	27.27	72.73	3.03	72.73	24.24	41.67	0.00	33.33	25.00	12	4500.00	
	Aminabad Zone 8	84.00	52.00	48.00	100.00	0.00	0.00	0.00	0.00	66.67	33.33	12	5333.33	
	Neelmatha Zone 9	88.89	66.67	33.33	11.11	88.89	0.00	100.00	0.00	0.00	0.00	01	500.00	
	CITY	92.66	43.12	56.88	23.85	64.68	11.47	17.54	1.74	56.14	24.56	57	3671.93	
	7 TOWNS	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	92.66	43.12	56.88	23.85	64.68	11.47	17.54	1.74	56.14	24.56	57	3671.93	
2. RAEBARELI	CITY	75.00	75.00	25.00	50.00	50.00	0.00	0.00	0.00	100.00	0.00	06	3000.00	
	8 TOWNS	87.50	74.99	21.88	28.12	59.37	9.38	0.00	0.00	100.00	0.00	03	3866.67	
	TOTAL	85.00	77.50	22.50	32.50	60.00	7.50	0.00	0.00	100.00	0.00	09	3288.89	
3. UNNAO	CITY	100.00	0.00	100.00	0.00	72.73	27.27	0.00	0.00	0.00	0.00	00	0.00	
	15 TOWNS	98.39	16.13	82.26	4.84	80.65	12.90	0.00	0.00	0.00	0.00	00	0.00	
	TOTAL	98.63	13.70	86.30	4.11	80.82	15.07	0.00	0.00	0.00	0.00	00	0.00	
4. HARDOI	CITY	96.00	52.00	48.00	20.00	32.00	48.00	0.00	0.00	100.00	0.00	16	1906.25	
	12 TOWNS	88.89	88.89	11.11	26.67	68.69	4.64	0.00	0.00	33.33	66.67	06	785.71	
	TOTAL	91.43	75.71	24.29	24.29	55.71	20.00	0.00	0.00	81.82	18.18	22	1565.22	
5. SITAPUR	CITY	97.83	65.23	34.78	15.23	84.78	0.00	0.00	0.00	50.00	50.00	10	3850.00	
	10 TOWNS	96.88	39.06	60.94	15.23	78.13	6.24	0.00	0.00	100.00	0.00	06	1766.67	
	TOTAL	97.27	50.00	50.00	15.45	80.00	4.55	0.00	0.00	68.75	31.25	16	3068.75	
6. LAKHIMPUR	CITY	100.00	91.67	8.33	91.67	8.33	0.00	0.00	0.00	66.67	33.33	03	3166.67	
	9 TOWNS	73.01	56.52	43.48	65.22	8.70	26.08	0.00	0.00	0.00	100.00	01	10000.00	
	TOTAL	82.86	68.57	31.43	74.29	8.57	17.14	0.00	0.00	50.00	50.00	04	4875.00	
COMBINED	6 CITIES	93.75	47.96	51.72	24.69	62.38	12.81	10.87	1.09	66.30	21.74	92	3218.95	
COMBINED	61 TOWNS	92.04	50.00	45.98	21.24	67.86	10.62	0.00	0.00	68.75	31.25	16	1713.64	
COMBINED	TOTAL	93.04	48.71	49.36	23.44	64.64	11.72	9.96	0.93	66.67	23.15	108	2935.90	

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

and 32.00 per cent respectively. In Aliganj, Rajajipuram, Aminabad and Neelmatha zones and Raebareli, Sitapur and Lakhimpur cities no one wanted, that the 12.00 per cent interest rate should be ignored. However, in Nakhas and Indra Nagar zones and in Unnao and Hardoi cities and in Lakhimpur towns more than 20.00 per cent beneficiaries wanted that the interest should be ignored. In Raebareli, Hardoi and Sitapur towns only less than 10.00 per cent beneficiaries wanted exemption from loan interest

Unfortunately on question whether you paid bribe to receive the loan amount? Total 108 USEP beneficiaries or 19.78 per cent of total 546 USEP beneficiaries admitted that they paid bribe in varied amounts. Out of 108 beneficiaries who paid bribe, 92 belonged to 5 city headquarters and 16 from 46 small and medium towns, as Unnao city and its 15 small and medium towns were not included, where no one paid bribe. As a whole in Lucknow division, Lucknow metropolis stood first where 57 cases were recorded paying the bribe followed by Hardoi, Sitapur, Raebareli and Lakhimpur districts where 22, 16, 9 and 4 beneficiaries paid the bribe.

While asking whether the bribe was paid to DUDA officials, CVs, Bank officials or others?, maximum 66.67 per cent beneficiaries paid bribe to Bank Officials, followed by others 23.15, DUDA officials 9.26 and least to CVs. 0.93 per cent. Only in Lucknow metropolitan city DUDA officials were blamed for receiving bribe from beneficiaries, otherwise from rest Raebareli, Unnao, Hardoi, Sitapur and Lakhimpur districts, no beneficiary blamed for the bribe. In Lalbagh, Alambagh, Rajajipuram, Aminabad zones also no bribe was paid to DUDA officials. However, beneficiaries of Aliganj, Daliganj, Nakhas, Indra Nagar and Neelmatha zones blamed that they paid bribe to DUDA officials. Similarly CVs of Daliganj zone was only blamed for getting bribe from beneficiaries, otherwise no where in Lucknow division they were blamed. Except in Unnao district, Bank officials were maximum blamed for taking bribe from all the districts and their role was

leading. Out of total 108 beneficiaries who paid bribe, 72 reported paying to Bank officials. In Lucknow metropolitan city, except Alambagh and Neelmatha zones from all the localities proportion of beneficiaries reported paying bribe to Bank officials. In Raebareli city and towns, Hardoi city and Sitapur towns, all those who paid bribe have given only to Bank officials.

Out of 108 beneficiaries, paying bribe, 25 beneficiaries paid to other persons, may be a tout. In Lucknow metropolitan city 14 beneficiaries paid bribe to other persons who were spread in Aliganj, Alambagh, Daliganj, Indra Nagar and Aminabad zones. Whereas no beneficiary paid bribe in Lalbagh, Rajajipuram, Nakhas and Neelmatha zones to other persons. In Raebareli and Unnao districts no beneficiary had paid bribe to other persons. In Sitapur and Lakhimpur cities and Hardoi and Lakhimpur towns altogether 11 beneficiaries reported paid bribe to other persons. This evil practice of giving and taking bribe in lieu of sanctioning and receiving loan amount is a great hurdle on the path of overall development. Due to this practice genuine and deserving people for USEP assistance might have been side tracked and only those who could pay bribe might have been considered.

We also enquired from USEP beneficiaries who complained about giving bribe, how much money they paid as bribe? Over all in Lucknow division average Rs. 2935.90 was given as bribe while in 5 city head quarters average Rs. 3218.95 and in 46 small and medium towns average Rs. 1713.64 was given as bribe. In Lucknow metropolitan city in average maximum bribe was paid i.e. Rs. 3671.93 by the beneficiaries. In one of the towns of Lakhimpur district a single beneficiary has paid the bribe which was reported to be the highest i.e. Rs. 10,000.000 followed by Aminabad zone 12 beneficiaries paid average Rs.5333.33 and in Indra Nagar zone also 12 beneficiaries paid average bribe Rs.4500.00. The lowest average bribe was paid by the beneficiaries, i.e. less than

Rs.2000.00 was reported in Neelmatha zone Rs.500.00, Hardoi towns Rs.785.71, Nakhas zone Rs. 1425, Rajajipuram zone Rs.1500.00, Alambagh zone Rs.1750.00 and Sitapur towns Rs.1766.67.

CHAPTER VI

URBAN SELF EMPLOYMENT TRAINING PROGRAMME (USETP)

Under Urban Self Employment Training Programme (USETP), poor women were given training in groups either in chicken, embroidery, tailoring, readymade of clothes or any other related trade in order to enable them to become self dependent economically. Twenty per cent beneficiaries, from each locality were chosen and they were enquired about the programme they attended. Thus total 168 USETP beneficiaries were surveyed in Lucknow division, in which 93 beneficiaries belonged to cities and 75 beneficiaries belonged to small and medium towns. No beneficiary was found in Daliganj and Neelmatha zones, Hardoi city, Sitapur towns and Lakhimpur city and towns both. Over all in Lucknow division maximum beneficiaries were trained in Chicken i.e. 45.24 per cent followed by others 25.59, readymade 14.88, tailoring 11.31 and embroidery 2.98 per cent. In cities only 36.56 per cent were trained in Chicken, when 56.00 per cent were trained in small and medium towns. In other trade 39.78 per cent were trained in cities, when in towns only 8.00 per cent were trained. In readymade in cities 19.35 per cent were trained, when only 9.33 per cent were trained in towns. In tailoring only 4.30 per cent were trained in cities when 20.00 per cent were trained in towns. In embroidery no beneficiary was trained in cities, when in towns 6.67 per cent were trained.

Table: 21 Beneficiaries Reported About The Training Received Under The Urban Self Employment Training Programme (USETP)-I

District	Urban	Beneficiary Surveyed	Percentage beneficiaries trained in trades					Trained Average No. of		Percentage trainees		percentage trainees wanted	
			Chicken	Embroidery	Tailoring	Readymade	Other	Days	Hours per day	Provided kits	Satisfied	Longer Training Duration	Effective Training Method
1 LUCKNOW	Lalbagh Zone 1	05	100.00	0.00	0.00	0.00	0.00	90.00	5.00	100.00	100.00	0.00	0.00
	Aliganj Zone 2	05	100.00	0.00	0.00	0.00	0.00	90.00	6.00	100.00	100.00	0.00	0.00
	Alambagh Zone 3	05	100.00	0.00	0.00	0.00	0.00	90.00	3.00	100.00	20.00	80.00	60.00
	Rajajipuram Zone 4	05	0.00	0.00	0.00	100.00	0.00	90.00	5.00	100.00	100.00	0.00	0.00
	Daliganj Zone 5	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Nakhas Zone 6	10	0.00	0.00	0.00	100.00	0.00	90.00	4.00	40.00	100.00	0.00	0.00
	Indranagar Zone 7	10	100.00	0.00	0.00	0.00	0.00	90.00	3.30	100.00	100.00	0.00	0.00
	Aminabad Zone 8	05	100.00	0.00	0.00	0.00	0.00	90.00	5.00	100.00	0.00	20.00	80.00
	Neelmahalha Zone 9	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	45	66.67	0.00	0.00	33.33	0.00	90.00	4.29	86.67	80.00	11.11	15.56
	7 TOWNS	36	55.56	13.89	30.56	0.00	0.00	90.00	3.92	0.00	100.00	0.00	0.00
2 RAEBARELI	TOTAL	81	61.73	6.17	13.58	18.52	0.00	90.00	4.12	48.15	88.89	6.17	8.64
	CITY	25	12.00	0.00	16.00	8.00	64.00	69.12	4.08	28.00	84.00	16.00	8.00
	8 TOWNS	11	18.18	0.00	9.09	63.64	9.09	90.00	3.64	9.09	100.00	0.00	0.00
	TOTAL	36	13.89	0.00	13.89	25.00	47.23	75.50	3.94	22.22	88.89	11.11	5.56
3 UNNAO	CITY	03	0.00	0.00	0.00	0.00	100.00	90.00	4.00	0.00	100.00	0.00	0.00
	15 TOWNS	09	66.67	0.00	33.33	0.00	0.00	90.00	4.00	0.00	100.00	0.00	0.00
	TOTAL	12	50.00	0.00	25.00	0.00	25.00	90.00	4.00	0.00	100.00	0.00	0.00
4 HARDOI	CITY	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	19	73.68	0.00	0.00	0.00	26.32	90.00	5.74	100.00	100.00	0.00	0.00
	TOTAL	19	73.68	0.00	0.00	0.00	26.32	90.00	5.74	100.00	100.00	0.00	0.00
5 SITAPUR	CITY	20	5.00	0.00	0.00	5.00	90.00	90.00	3.83	0.00	80.00	20.00	25.00
	10 TOWNS	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	20	5.00	0.00	0.00	5.00	90.00	90.00	3.83	0.00	80.00	20.00	25.00
6 LAKHIMPUR	CITY	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	9 TOWNS	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
COMBINED	6 CITIES	93	36.56	0.00	4.30	19.35	39.78	84.39	4.07	48.39	81.72	13.98	15.05
COMBINED	61 TOWNS	75	56.00	6.67	20.00	9.33	8.00	90.00	4.35	26.67	100.00	0.00	0.00
COMBINED	Total	168	45.24	2.98	11.31	14.88	25.59	86.89	4.19	38.69	89.88	7.74	8.33

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

In Lalbagh, Aliganj, Alambagh, Indranagar and Aminabad zones of Lucknow metropolitan city all the beneficiaries of USETP were trained in Chiken work only. When in Hardoi, Unnao and Lucknow towns USETP trainees in Chiken were 73.68, 66.67 and 55.56 per cent respectively and in other areas trainees were less than 20.00 per cent. Training in embroidery was given only in Lucknow towns where 13.89 per cent beneficiaries were trained. In tailoring the training was given only in Unnao, Lucknow and Raebareli towns and Raebareli city to 33.33, 30.56, 9.09 and 16.00 per cent beneficiaries respectively. In readymade all the beneficiaries of USETP were trained in Rajajipuram and Nakhas zones followed by Raebareli towns 63.64, city 8.00 and Sitapur city only 5.00 per cent. Training in other trade was given to 100.00, 90.00 and 64.00 per cent beneficiaries in Unnao, Sitapur and Raebareli cities respectively followed by 26.32 and 9.09 per cent in Hardoi and Raebareli towns respectively.

Except in Raebareli city where average number of days of training was reported 69.12 days, when beneficiaries were supposed to be trained for 90 days, as done in all other cities, and towns where USETP was implemented. On enquiring average number of hours training was given to beneficiaries, reported average comes to be only 4.19 hours per day in Lucknow division, when it is prescribed 6 hours per day. In 4 city headquarters average hours per day training comes 4.07 and in 4 districts small and medium towns 4.35 hours, where USETP was implemented. Only in Aliganj zone maximum 6 hours training was imparted followed by Lalbagh, Rajajipuram and Aminabad zones and Hardoi towns where about 5 hours training was given per day. In Alambagh and Indranagar zones, Sitapur city, Lucknow and Raebareli towns where training was given for average less than 4 hours per day.

Under USETP, training was given in Lucknow towns, Unnao city and towns, Hardoi towns and Sitapur city, but beneficiaries reported that they were not at all provided the kits as prescribed. In Lalbagh, Aliganj, Alambagh, Rajajipuram, Indranagar and Aminabad zones of Lucknow metropolitan city and Hardoi towns, all the USETP beneficiaries, were provided the kits. In Raebareli city and towns only 28.00 and 9.09 per cent beneficiaries respectively reported that they were provided the kits after the training.

On asking the USETP beneficiaries, whether you are satisfied with the training? in answer 89.88 per cent reported to be satisfied in over all Lucknow division, which is quite encouraging . All the beneficiaries belonging to small and medium towns reported to be satisfied when in cities 81.92 per cent reported to be satisfied. Exceptionally very low proportion of beneficiaries i.e. 20.00 per cent in Alambagh zone of Lucknow metropolitan city reported to be satisfied with training, otherwise in all the cases where USETP ran, more than 80.00 per cent beneficiaries were satisfied.

On enquiring the beneficiaries whether they wanted longer duration of training period? Only 7.74 per cent wanted it in overall Lucknow division, means 92.26 per cent did not want longer duration of training period. In towns no beneficiary wanted longer duration of training period. As an exception in Alambagh and Aminabad zones and Raebareli and Sitapur cities 80.00, 20.00, 16.00 and 20.00 per cent beneficiaries respectively expressed their desire to have longer duration of training period.

Beneficiaries of USETP were also enquired whether there should be an effective training method than the existing one?, then 15.05 per cent beneficiaries of cities of Lucknow division wanted for it. There was no such desire in small and medium towns. The demand of effective training methods came from beneficiaries of Aminabad zone 80.00, Alambagh zone 60.00, Sitapur city 25.00 and from Raebareli city only 8.00 per cent. By above analysis it shows that 100.00 per cent beneficiaries in small and medium towns

and 84.95 per cent in city headquarters are happy with the existing method of training. However, even minute suggestions are to be kept in mind for future implementation of any programme.

On asking the beneficiaries, whether they got employed or engaged in some economic activity after getting USETP training?, 35.48 per cent beneficiaries of cities in Lucknow division reported that they are engaged in some or the other activities. However in small and medium towns of Lucknow division it was not encouraging as only 1.33 per cent beneficiaries could utilize their training. In Aliganj zone 100.00, Sitapur city 70.00, Alambagh zone 60.00, Rajajipuram zone 40.00, Indranagar zone 30.00 and Lalbagh zone only 20.00 per cent beneficiaries reported to be successful in getting some employment after the training. In Raebareli city and Hardoi towns only very little proportion of beneficiaries reported to be engaged in some activities after training i.e. 8.00 and 5.26 per cent respectively.

After USFTP training those beneficiaries who reported engaged in some economic activities also reported their per month income in part time or full time employment. In Lucknow division over all average Rs. 537.50 p.m. income was reported from part time employment and Rs. 700.00 p.m. from full time employment. In small and medium towns average income in part time employment was quite high i.e. Rs. 1000.00 p.m. Full time employment was reported in Indranagar, Aliganj and Alambagh zones only, where average income was recorded Rs. 750.00, Rs.700.00 and Rs. 300.00 p.m. respectively. In Rajajipuram zone, Sitapur city and Hardoi towns average per month income from part time jobs was reported quite high i.e. Rs. 1200.00, Rs. 1200.00 and Rs. 1000.00 respectively. The lowest part time income was reported average Rs. 200.00 from Lalbagh zone, Rs.200.00 from Raebareli city and Rs. 250.00 from Alambagh zone. In Indranagar zone

Table: 22 Beneficiaries Reported About the Training Received Under the Urban Self Employment Training Programme (USETP)-II

District	Urban	Percentage trainees got employment after Training	Average Income p.m./Rs.		Percentage Trainees never employed	Percentage Trainees Received Stipend		
			Part Time	Full Time		Full Rs.300/-	Less than Rs.300/-	Stipend Not paid
1. LUCKNOW	Laibagh Zone 1	20.00	200.00	0.00	80.00	100.00	0.00	0.00
	Aliganj Zone 2	100.00	0.00	700.00	0.00	80.00	0.00	20.00
	Alambagh Zone 3	60.00	250.00	300.00	40.00	100.00	0.00	0.00
	Rajajipuram Zone 4	40.00	1200.00	0.00	60.00	100.00	0.00	0.00
	Daliganj Zone 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Nakhas Zone 6	0.00	0.00	0.00	100.00	100.00	0.00	0.00
	Indranagar Zone 7	30.00	400.00	750.00	70.00	100.00	0.00	0.00
	Aminabad Zone 8	0.00	0.00	0.00	100.00	100.00	0.00	0.00
	Neelmatha Zone 9	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	31.11	481.25	622.22	68.89	97.78	0.00	2.22
	7 TOWNS	0.00	0.00	0.00	100.00	83.33	0.00	16.67
	TOTAL	17.28	481.25	622.22	82.72	91.36	0.00	8.64
2. RAEBARELI	CITY	8.00	200.00	0.00	92.00	48.00	0.00	52.00
	8 TOWNS	0.00	0.00	0.00	100.00	27.27	0.00	72.83
	TOTAL	5.56	200.00	0.00	94.44	41.67	0.00	58.33
3. UNNAO	CITY	0.00	0.00	0.00	100.00	0.00	0.00	100.00
	15 TOWNS	0.00	0.00	0.00	100.00	0.00	0.00	100.00
	TOTAL	0.00	0.00	0.00	100.00	0.00	0.00	100.00
4. HARDOI	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	5.26	1000.00	0.00	94.74	73.68	0.00	26.32
	TOTAL	5.26	1000.00	0.00	94.74	73.68	0.00	26.32
5. SITAPUR	CITY	70.00	1200.00	0.00	30.00	0.00	100.00	0.00
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	70.00	1200.00	0.00	30.00	0.00	100.00	0.00
6. LAKHIMPUR	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	9 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
COMBINED	6 CITIES	35.48	495.45	700.00	64.52	60.22	21.51	18.27
COMBINED	61 TOWNS	1.33	1000.00	0.00	98.67	62.67	0.00	37.33
COMBINED	Total	20.24	537.50	700.00	79.76	61.31	11.90	26.79

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P., " March-June, 2001.

only the average part time income was reported Rs. 400.00 p.m. which is somewhat considerable.

After USETP training, over all 79.76 per cent beneficiaries in Lucknow division could not get any employment. In small and medium towns 98.67 per cent and in cities over all 64.52 per cent beneficiaries, were deprived of any employment. In Lalbagh, Nakhas, and Aminabad zones, Lucknow towns and in Raebareli, Unnao and Hardoi cities and small and medium towns more than 80.00 per cent beneficiaries could not get any employment opportunity after the training.

In USETP the provision of stipend of Rs. 300.00 p.m. was there to be given during or after the training. In Lucknow division over all 61.31 per cent beneficiaries reported that they got the stipend in full, 11.90 per cent reported for getting less than Rs.300.00 and 26.77 per cent reported that they did not get any stipend. In city headquarters 21.51 per cent beneficiaries reported that they got the stipend less than the prescribed, when in small and medium towns no one reported for it. In cities 18.27 per cent informed of not getting any stipend whereas in towns 37.33 per cent did not get the stipend.

More than 70.00 per cent beneficiaries reported stipend was received in full in Lalbagh, Aliganj, Alambagh, Rajajipuram, Nakhas, Indranagar and Aminabad zones of Lucknow metropolitan city and also in Lucknow and Hardoi towns. In Sitapur city all the USETP beneficiaries reported that they got less stipend than the prescribed. In Unnao city and towns all the beneficiaries, complained that they did not get any stipend, followed by Raebareli towns 72.83, Raebareli city 52.00, Hardoi towns 26.32, Aliganj zone 20.00 and Lucknow towns 16.67 per cent.

CHAPTER VII

URBAN WAGE EMPLOYMENT PROGRAMME (UWEP)

Under Urban Wage Employment Programme (UWEP) local labourers and mistries were supposed to be identified and provided the Rozgar Card so that they can be engaged whenever construction of road, nali, community centres or other works take place. These works generally take place under the National Slums Development Programme (NSDP). So far no where in Lucknow division such work force is identified seriously and hardly any list has been prepared. Therefore, till survey was done no where Rozgar Card was issued. Under this programme labourers and mistries are paid government prescribed wages and 20 days a month work was guaranteed, so that they can earn their livelihood. For such labourers and mistries no educational bar is imposed, even illiterates can be engaged locally.

However, in entire survey only in Unnao and Hardoi towns 9 and 10 beneficiaries respectively could be identified under UWEP and they were questioned about the employment condition. Though, under UWEP people were in quite many areas engaged, but they belonged to outside the work areas and no list was prepared. On asking DUDA officials why not local labourers were engaged in particular locality for NSDP works ? The

Table: 23 Urban Wage Employment Programme (UWEP)

District	Urban	No. of Respondents Surveyed	Average No. of days Employed in a month	Percentage Employed		Average Wage Per Day Rs.		Percentage respondents reported about receiving wage amount		
				Labourers	Mistries	Labourers	Mistries	Less than		O.K.
								Govt.	Private	
1. LUCKNOW	Laibagh Zone 1	00	0.00	00	00	00	00	0.00	0.00	0.00
	Aliganj Zone 2	00	0.00	00	00	00	00	0.00	0.00	0.00
	Alambagh Zone 3	00	0.00	00	00	00	00	0.00	0.00	0.00
	Rajajipuram Zone 4	00	0.00	00	00	00	00	0.00	0.00	0.00
	Daliganj Zone 5	00	0.00	00	00	00	00	0.00	0.00	0.00
	Nakhas Zone 6	00	0.00	00	00	00	00	0.00	0.00	0.00
	Indranagar Zone 7	00	0.00	00	00	00	00	0.00	0.00	0.00
	Aminabad Zone 8	00	0.00	00	00	00	00	0.00	0.00	0.00
	Neelmatha Zone 9	00	0.00	00	00	00	00	0.00	0.00	0.00
	CITY	00	0.00	00	00	00	00	0.00	0.00	0.00
	7 TOWNS	00	0.00	00	00	00	00	0.00	0.00	0.00
	TOTAL	00	0.00	00	00	00	00	0.00	0.00	0.00
2. RAEBARELI	CITY	00	0.00	00	00	00	00	0.00	0.00	0.00
	8 TOWNS	00	0.00	00	00	00	00	0.00	0.00	0.00
	TOTAL	00	0.00	00	00	00	00	0.00	0.00	0.00
3. UNNAO	CITY	00	0.00	00	00	00	00	0.00	0.00	0.00
	15 TOWNS	09	23.89	77.78	22.22	47.00	80.00	0.00	100.00	0.00
	TOTAL	09	23.89	77.78	22.22	47.00	80.00	0.00	100.00	0.00
4. HARDOI	CITY	00	0.00	00	00	00	00	0.00	0.00	0.00
	12 TOWNS	10	15.50	60.00	40.00	47.00	85.00	80.00	80.00	20.00
	TOTAL	10	15.50	60.00	40.00	47.00	85.00	80.00	80.00	20.00
5. SITAPUR	CITY	00	0.00	00	00	00	00	0.00	0.00	0.00
	10 TOWNS	00	0.00	00	00	00	00	0.00	0.00	0.00
	TOTAL	00	0.00	00	00	00	00	0.00	0.00	0.00
6. LAKHIMPUR	CITY	00	0.00	00	00	00	00	0.00	0.00	0.00
	9 TOWNS	00	0.00	00	00	00	00	0.00	0.00	0.00
	TOTAL	00	0.00	00	00	00	00	0.00	0.00	0.00
COMBINED	6 CITIES	00	0.00	00	00	00	00	0.00	0.00	0.00
COMBINED	61 TOWNS	19	19.47	68.42	31.58	47.00	82.50	42.11	89.47	10.53
COMBINED	Total	19	19.47	68.42	31.58	47.00	82.50	42.11	89.47	10.53

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

answer was that the local labourers are shy to work, they prefer to work out side rather than locally, which was not quite convincing. Only in case of higher caste persons upto some extent it may be true, but it is not a universal fact. To make sure that the local work force is compulsorily engaged, SUDA has to put condition while allotting the work and sanctioning the fund. This is important to impose the accountability and save the work force from any exploitation.

In Unnao and Hardoi towns where UWEP beneficiaries were engaged, no female labourers participated as workforce. On enquiring about the average number of days they were engaged in a month?, the answer in Unnao towns was 23.89 days and in Hardoi towns 15.50 days. In Unnao towns the ratio of labourers and mistries was 77.78 per cent and 22.22 per cent, while in Hardoi towns this ratio was 60.00 and 40.00 per cent.

On enquiring about the real wages labourers and mistries received per day? it was reported Rs. 47.00 for both Unnao and Hardoi towns, while mistries received Rs. 80.00 per day in Unnao towns and Rs. 85.00 per day in Hardoi towns. All the beneficiaries under UWEP complained that they received the wages which were less than paid in private sector and no beneficiary O. Kayed, it means all of them were unhappy about the wage amount. In Hardoi towns 80.00 per cent beneficiaries complained that they were paid less than the government prescribed wages and the same proportion of beneficiaries also complained for less payment than given in private sector. However, 20.00 per cent beneficiaries of Hardoi towns said that the wages were O.K., means they were satisfied with the wage amount, but definitely 80.00 per cent beneficiaries were not happy with the wage amount.

CHAPTER VIII

DEVELOPMENT OF WOMEN AND CHILDREN IN URBAN AREAS (DWACUA)

Under Development of Women and Children in Urban Areas (DWACUA) a group of poor women are encouraged to form and register a society with the aim to start some gainful economic activity jointly, so that they can generate some income for their families and empower themselves economically and socially. For this purpose the society is provided a loan of maximum Rs. 250,000.00, without any margin money and guarantee. The subsidy on this amount is 50.00 per cent and Bank charges interest at the rate of 12.00 per cent per annum on only Rs. 125,000.00.

During our survey we found that 24 DWACUAs were registered in Lucknow division as per DUDA records, they were spread, in Nakhas and Indranagar zones 01 each of Lucknow metropolitan city. In cities, Raebareli 02, Unnao 01 and Lakhimpur 04 and in towns Hardoi 05 and Lakhimpur 10 . Actually in real sense DWACUAs were practically functioning in Nakhas and Indranagar zones and Hardoi towns. There was no information

of DWACUAs registered or functioning in Lalbagh, Aliganj, Alambagh, Rajajipuram, Daliganj, Aminabad and Neelmatha zones and Lucknow, Raebareli, Unnao and Sitapur towns and Hardoi and Sitapur cities. Minimum average 10 members were recorded in Raebareli city and maximum average 19 members in Unnao city in each DWACUA. In all other zones, cities and towns where DWACUA functioned average members remained between 10 to 19.

Castewise proportion of DWACUA members in Lucknow division as a whole were Scheduled Caste 22.04, Scheduled Tribe 0.16, Other backward caste 54.29 and others 23.51 per cent. This proportion in cities was S.C. 15.72, S.T. 0.00, O.B.C. 65.94 and others 18.34 per cent, when in small and medium towns it was S.C. 25.77, S.T. 0.26, O.B.C. 47.42 and others 26.55 per cent. Scheduled Caste members were maximum recorded in Raebareli city 50.00 per cent, followed by Hardoi towns 38.03, Lakhimpur towns 23.03, city 17.50 and minimum in Lucknow metropolitan city only 6.06 per cent. In Indranagar zone and Unnao city, no S.C. member was found in DWACUA. Only 1.41 per cent ST members were found in only Hardoi towns in DWACUA as a whole. In Unnao city all the DWACUA members were from OBC followed by Nakhas 54.55, Raebareli city 50.00, Lakhimpur city 50.00, Lakhimpur towns 49.84, Hardoi towns 39.44 and least in Indranagar zone 27.27 per cent. Maximum proportion of other caste members were in Indranagar zone 72.73 per cent followed by Nakhas zone 36.36, Lakhimpur city 32.50, Lakhimpur towns 27.13 and least in Hardoi towns 21.13 percent.

Table: 24 Beneficiaries of Development of women and Children in Urban Areas (DWACUA) Reporting About the Socio-Economic Condition and Loan Received-I

DISTRICT	URBAN	No. of DWACUAs	No. of Respondents	Average No. of Members	PERCENTAGE NO. OF MEMBERS BELONGING TO				PERCENTAGE OF MEMBERS IN DIFFERENT AGE GROUPS				
					SC	ST	OBC	Others	<20	21-30	31-40	41-50	51+
1. LUCKNOW	Lalbagh Zone 1	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Aliganj Zone 2	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Alambagh Zone 3	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rajajipuram Zone 4	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Nakhas Zone 6	01	02	11.00	9.09	0.00	54.55	36.36	0.00	36.36	36.36	27.27	0.00
	Indranagar Zone 7	01	01	11.00	0.00	0.00	27.27	72.73	0.00	72.73	27.27	0.00	0.00
	Aminabad Zone 8	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Neelmatha Zone 9	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	02	03	11.00	6.06	0.00	45.45	48.48	0.00	48.48	33.33	18.18	0.00
	7 TOWNS	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. RAEBARELI	TOTAL	02	03	11.00	6.06	0.00	45.45	48.48	0.00	48.48	33.33	18.18	0.00
	CITY	02	04	10.00	50.00	0.00	50.00	0.00	5.00	45.00	45.00	5.00	0.00
	8 TOWNS	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. UNNAO	TOTAL	02	04	10.00	50.00	0.00	50.00	0.00	5.00	45.00	45.00	5.00	0.00
	CITY	01	04	19.00	0.00	0.00	100.00	0.00	15.79	31.58	36.84	15.79	0.00
	15 TOWNS	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. HARDOI	TOTAL	01	04	19.00	0.00	0.00	100.00	0.00	15.79	31.58	36.84	15.79	0.00
	CITY	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	05	05	14.20	38.03	1.41	39.44	21.13	1.41	49.30	38.03	11.27	0.00
5. SITAPUR	TOTAL	05	05	14.20	38.03	1.41	39.44	21.13	1.41	49.30	38.03	11.27	0.00
	CITY	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	10 TOWNS	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. LAKHIMPUR	TOTAL	00	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	04	08	10.00	17.50	0.00	50.00	32.50	0.00	42.50	55.00	0.00	2.50
	9 TOWNS	10	26	12.19	23.03	0.00	49.87	27.13	8.83	45.43	37.54	8.20	0.00
COMBINED	TOTAL	14	34	11.68	21.91	0.00	49.87	28.21	7.05	44.84	41.06	6.55	0.50
	6 CITIES	09	19	12.05	15.72	0.00	65.94	18.34	6.11	40.17	44.10	8.73	0.89
COMBINED	61 TOWNS	15	31	12.55	25.77	0.26	47.42	26.55	7.47	46.13	37.63	8.76	0.00
COMBINED	Total	24	50	12.34	22.04	0.16	54.29	23.51	6.97	43.92	40.03	8.75	0.32

Contd ... Table 24

DISTRICT	URBAN	PERCENTAGE OF WOMEN MEMBERS		PERCENTAGE MEMBERS QUALIFIED TO TOTAL EDUCATED				
		Literate	Educated to total literate	Primary	Middle	High school	Inter	Graduate And above
1. LUCKNOW	Lalbagh Zone 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Aliganj Zone 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Alambagh Zone 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rajajipuram Zone 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Nakhas Zone 6	81.82	100.00	22.22	22.22	11.11	11.11	33.33
	Indranagar Zone 7	27.27	100.00	0.00	33.33	33.33	0.00	33.33
	Aminabad Zone 8	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Neelmatha Zone 9	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	63.64	100.00	19.05	23.81	14.29	9.52	33.33
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	63.64	100.00	19.05	23.81	14.29	9.52	33.33
2. RAEBARELI	CITY	50.00	100.00	100.00	0.00	0.00	0.00	0.00
	8 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	50.00	100.00	100.00	0.00	0.00	0.00	0.00
3. UNNAO	CITY	84.21	100.00	25.00	18.75	12.50	25.00	18.75
	15 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	84.21	100.00	25.00	18.75	12.50	25.00	18.75
4. HARDOI	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	77.46	100.00	74.55	10.91	3.64	3.64	7.27
	TOTAL	77.46	100.00	74.55	10.91	3.64	3.64	7.27
5. SITAPUR	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. LAKHIMPUR	CITY	72.50	10.0	37.93	17.24	20.69	17.24	6.90
	9 TOWNS	76.03	100.00	41.33	21.77	28.04	7.01	0.74
	TOTAL	75.31	100.00	40.73	20.97	26.75	8.81	1.82
COMBINED	6 CITIES	70.31	100.00	38.04	16.56	14.11	17.18	14.11
COMBINED	61 TOWNS	76.29	100.00	47.64	18.92	24.32	7.09	2.03
COMBINED	Total	74.07	100.00	44.23	18.08	20.70	10.68	6.32

Source : Based on survey conducted at Girl Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

Age wise distribution of DWACUA members in Lucknow division was, 20 years and below age group 6.97 per cent, 21-30 years 43.92 per cent, 31-40 years 40.03 percent, 41-50 years 8.75 per cent and 51 & above age 0.32 per cent. More or less concentration of DWACUA members in 6 city headquarters and 61 small and medium towns in different age group is similar. But one thing is clear that as a whole more than 80.00 per cent members of DWACUA in cities and towns fall between age group 21-30 and 31-40 years. In Nakhas and Indranagar zones of Lucknow metropolitan city where one DWACUA each was run during the survey, no member was found below the age group of 20 years and the same in Lakhimpur city where 4 DWACUA were run. In Unnao and Raebareli cities, below 20 years age group members were 15.79 and 5.00 per cent respectively. In only Lakhimpur and Hardoi towns, members below 20 years were 8.83 and 1.41 per cent respectively. Proportions of members falling in the age group of 21-30 years were maximum in Indranagar zone 72.73 followed by Hardoi towns 49.30, Lakhimpur towns 45.43, Raebareli city 45.00, Lakhimpur city 42.50, Nakhas zone 36.36 and least in Unnao city 31.58 per cent. In the age group 31-40 years the maximum proportion of members was in Lakhimpur city 55.00, Raebareli City 45.00, Hardoi towns 38.03, Lakhimpur towns 37.54, Unnao city 36.84, Nakhas zone 36.36 and lowest in Indranagar zone 27.27 percent. Members belonging to age group 41-50 years were maximum in Nakhas zone 27.27 per cent followed by Unnao city 15.79, Hardoi towns 11.27, Lakhimpur towns 8.20 and lowest in Raebareli city only 5.00 per cent. In this age group no member was found in Indranagar zone and Lakhimpur city. In the age group of 51 years and above only in Lakhimpur city 2.50 per cent members were found.

On enquiring about the literacy among the DWACUA members, over all 74.07 per cent members in Lucknow Division were literates, in which in city headquarters 70.31 per cent and in small and medium towns average 76.29 per cent members were literate. The

highest literacy rate among DWACUA women members was found in Unnao city with 84.21 per cent followed by Nakhas zone 81.82, Hardoi towns 77.66, Lakhimpur towns 76.03, Lakhimpur city 72.50, Raebareli city 50.00 and lowest in Indranagar zone 27.27 per cent. All the above literate members were also educated, which means they passed minimum primary school or above classes.

In Lucknow division the proportion of educated or qualified members were distributed in orders as maximum Primary School 44.23 per cent, followed by High School 20.70, Middle 18.08, Intermediate 10.68 and least Graduate and above only 6.32 per cent. Comparatively in cities proportionately Intermediate and Graduate and above qualified members were more than small and medium towns where comparatively primary, middle and high school classes passed members were more than in cities. All the women members of DWACUA in Raebareli City were having primary education followed by Hardoi towns 77.46. Lakhimpur towns 41.33, Lakhimpur city 37.93, Unnao City 25.00 and least in Nakhas zone 22.22 per cent. In Indranagar zone no member was Primary educated. Middle level educated members were comparatively more in Indranagar zone 33.33 per cent, followed by Nakhas zone 22.22, Lakhimpur towns 21.77, Unnao City 18.75, Lakhimpur City 17.24 and lowest in Hardoi towns 10.91 per cent. DWACUA members with High School Certificate were proportionately more in Indranagar zone 33.33 per cent followed by Lakhimpur towns 28.00, city 20.69, Unnao City 12.50, Nakhas zone 11.11 and in Hardoi towns only 3.64 per cent.

Intermediate Certificate holders were proportionately more in Unnao City 25.00 then Lakhimpur City 17.24, Nakhas zone 11.11, and Lakhimpur towns and minimum in Hardoi towns 3.64 per cent. In Indranagar zone and Raebareli City no member was Intermediate pass. Highest qualified that is Graduate and above were found more in Nakhas and Indranagar zones with 33.33 per cent each respectively followed by Unnao city 18.75,

Hardoi towns 7.27, Lakhimpur city 6.90 and lowest proportion in Lakhimpur towns 0.74 percent only. In Raebareli City no member was graduate and above qualified.

About the marital status the enquiries show that over all in Lucknow Division 73.42 percent women DWACUA members were married and 3.40 percent were widow and divorced. In City headquarters more proportion of members were married i.e. 77.29 percent than in small and medium towns with 71.13 percent. Similarly in cities slightly high proportion of widows and divorced were recorded i.e. 3.50 percent than in towns i.e. 3.35 percent. In Indranagar zone all these DWACUA members were married (women living with husband), followed by Lakhimpur City 95.00, Raebareli city 75.00, Nakhas zone 72.73, Lakhimpur towns 71.30, Hardoi towns 70.42 and least in Unnao City only 57.89 percent. Maximum members who were widow and divorced were in Nakhas zone with 18.18 percent followed by Hardoi towns 11.27, Raebareli city 10.00 and lowest in Lakhimpur towns 1.58 percent. No widow and divorced member were found in Indranagar zone, Unnao City and Lakhimpur City, which is a good sign. It would be quite reasonable if we give preference to widow and divorced women while we consider for women empowerment. Because widow and divorced women are maximum socially and economically deprived segment in our society.

We have also enquired about the literacy and education among the husbands of married women members as the level of literacy and education of better half is quite advantageous in any sort of enterprise. Over all 69.09 percent husbands of members were literates in Lucknow division, while in cities it was higher i.e. 71.75 percent than in small and medium towns i.e. 67.39 percent. All the husbands of members were literate in Nakhas zone and Unnao City when in Lakhimpur City it was 73.68, Lakhimpur towns 70.35, Hardoi towns 54.00, Indranagar zone 27.27 and lowest in Raebareli city 26.67

Table: 25 Beneficiaries of Development of Women and Children in Urban Areas (DWACUA) Reporting About the Socio-economic Condition and Loan Received-II

District		Urban	Percentage Members Marital Status		Percentage Husbands							Average Loan Amount					Percentage Amount received less than sanctioned
			Married	Widow/Divorcee	Literate	Educated to total Literate	Qualified to Total Educated					Employed	Av. Income p.m.(Rs.)	Applied	Sanctioned	Received	
							Primary	Middle	H.S.	Inter	Graduate						
1. LUCKNOW	Lalbagh Zone 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Aliganj Zone 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Alambagh Zone 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Rajajipuram Zone 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Daliganj Zone 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Nakhas Zone 6	72.73	16.16	0.00	100.00	37.50	25.00	25.00	0.00	12.50	100.00	3000	200000	200000	200000	0.00	
	Indranagar Zone 7	100.00	0.00	27.27	100.00	0.00	33.33	33.33	0.00	33.33	100.00	2000	200000	200000	200000	0.00	
	Aminabad Zone 8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	Neelmatta Zone 9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	CITY	61.62	2.12	70.37	100.00	31.56	26.32	26.32	0.00	15.79	100.00	2666.67	200000	200000	200000	0.00	
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	TOTAL	61.62	12.12	70.37	100.00	31.56	26.32	26.32	0.00	15.79	100.00	2666.67	200000	200000	200000	0.00	
2. RAEBARELI	CITY	75.00	10.00	26.67	100.00	50.00	0.00	0.00	50.00	0.00	100.00	1550.00	0.00	0.00	0.00	0.00	
	8 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	TOTAL	75.00	10.00	26.67	100.00	50.00	0.00	0.00	50.00	0.00	100.00	1550.00	0.00	0.00	0.00	0.00	
3. UNNAO	CITY	57.89	0.00	100.00	100.00	9.09	45.45	36.36	9.09	0.00	100.00	1150.00	200000	0.00	0.00	0.00	
	15 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	TOTAL	57.89	0.00	100.00	100.00	9.09	45.45	36.36	9.09	0.00	100.00	1150.00	200000	0.00	0.00	0.00	
4. HARDOI	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	12 TOWNS*	70.42	11.27	54.00	100.00	25.93	29.63	22.22	18.52	3.70	86.00	3400.00	250000	250000	225000	10.00	
	TOTAL	70.42	11.27	54.00	100.00	25.93	29.63	22.22	18.52	3.70	86.00	3400.00	250000	250000	225000	10.00	
5. SITAPUR	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6. LAKHIMPUR	CITY	95.00	0.00	73.88	100.00	32.14	7.14	17.88	21.43	21.43	94.74	2287.50	250000	0.00	0.00	0.00	
	9 TOWNS	71.30	1.56	70.35	100.00	44.03	16.35	23.90	9.43	6.29	93.61	1242.31	200000	0.00	0.00	0.00	
	TOTAL	76.07	1.26	71.20	100.00	40.93	13.95	22.33	12.56	10.23	94.04	1480.24	211764.71	0.00	0.00	0.00	
COMBINED	6 CITIES	77.29	3.50	71.75	100.00	25.20	22.83	24.41	15.75	11.81	97.74	1952.83	266666.67	200000	200000	0.00 *	
COMBINED	61 TOWNS	1.13	3.35	67.39	100.00	41.40	18.28	23.66	10.75	5.91	92.39	1590.32	208064.52	250000	225000	10.00	
COMBINED	TOTAL	73.42	3.40	69.09	100.00	34.62	20.13	23.96	12.78	8.31	94.48	1728.00	214130.43	231250	215625	6.76	

- In Hardoi towns one beneficiary was paid Rs.25,000.00. less, which is considered as bribe

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

per cent. It is interesting to note that all those husbands who were literate were also educated, means that they were having some educational qualification.

It will be interesting to see how husbands of members were spread in various levels of education like Primary, Middle, High School, Intermediate, Graduate and above. In Lucknow division over all husbands were educated/qualified like maximum were Primary pass 34.82 percent followed by middle 20.13, High School 23.96, Intermediate 12.78, Graduate and above only 8.31 percent. The significant difference in educational level among husbands of cities and towns was that in cities comparatively quite less proportion i.e. 25.20 percent husbands were Primary educated when in towns they were 41.40 percent. Similarly 11.81 percent husbands in cities were Graduate and above educated when only 5.91 percent were in towns.

Area wise Primary level educated husbands of DWACUA members were comparatively higher in Raebareli city i.e. 50.00 percent, followed by Lakhimpur towns 44.03, Nakhas zone 37.50, Lakhimpur city 32.14, Hardoi towns 25.93 and lowest in Unnao city only 9.09 percent. Middle class pass husbands of members were comparatively higher in Unnao city, which are 45.45 percent as compared to Indranagar zone 33.33, Hardoi towns 29.63, and Nakhas zone 25.00, Lakhimpur towns 16.35 and least in Lakhimpur city only 7.14 percent. In Raebareli city no middle class husband was found. In Unnao city High School pass husbands were comparatively higher with 45.45 percent, next in Indranagar zone 33.33, Nakhas zone 25.00, Lakhimpur towns 23.90, Hardoi towns 22.22 and lowest in Lakhimpur city 17.86 percent. No husband was recorded who was High School in Raebareli city.

In Nakhas and Indranagar zones no husbands of DWACUA members was found who was Intermediate pass. In Raebareli city husbands with Intermediate education were

comparatively highest i.e. 50.00 percent than in Lakhimpur city 21.43, Hardoi towns 18.52, and lowest Lakhimpur towns 9.43 and Unnao city 9.09 percent. In Nakhas and Indranagar zones no husband was Intermediate pass. Husbands with Graduate and above qualification were proportionately more in Indranagar zone 33.33 percent followed by Lakhimpur city 21.43, Nakhas zone 12.50, Lakhimpur towns 6.29 and least in Hardoi towns 3.70 percent. In Raebareli and Unnao cities husbands were not graduate and above qualified.

Regarding the employment of the husband, they were all employed in Nakhas and Indranagar zones, Raebareli and Unnao cities. When in Lakhimpur city and towns and Hardoi towns husbands were 96.74, 93.81 and 86.00 percent employed. Husbands average income in Lucknow division was recorded Rs. 1728.00 per month. In cities their average income was comparatively more i.e. Rs. 1952.63 when in towns it was Rs.1570.32 per month. The highest income of the husbands of DWACUA members was recorded in Hardoi towns Rs.3400.00 p.m. than comparatively in Nakhas zone Rs.3000.00, Lakhimpur city Rs.2287.50, Indranagar zone Rs.2000.00, Raebareli City Rs.1550.00, Lakhimpur towns Rs.1242.31 and lowest in Unnao city Rs. 1150.00 p.m.

Average majority of DWACUA applied for loans of Rs.200,000.00, except in Hardoi towns and Lakhimpur city, where Rs. 250,000.00 were applied. In Raebareli city DWACUA was registered, but so far till survey was done formal application was not lodged. Whatever the amount was applied for DWACUAs, it was sanctioned for loan, except in Lakhimpur city and towns. In only Hardoi towns Rs.250,000.00 was sanctioned and in Nakhas and Indranagar zones Rs. 200,000.00 was sanctioned each. All the respondents who informed their DWACUAs were sanctioned the loan amount received the

Table: 26 Beneficiaries of Development of Women and Children in Urban Areas (DWACUA) Reporting About the Socio-Economic Condition and Loan Received-III

District	Urban	Percentage Members Invested in		Percentage Members				Lack of Experience	Percentage Member Reported		
		Business	Others	Started Paying back	Instalment P.M. Rs.	Average paid back Rs.	Getting Benefit		Lack of Co-operation from	Members	C.V.s
1. LUCKNOW	Lalbagh Zone 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Aliganj Zone 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Alambagh Zone 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rajajipuram Zone 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Nakhas Zone 6	0.00	100.00	100.00	3000	9000	0.00	0.00	0.00	0.00	0.00
	Indranagar Zone 7	100.00	0.00	100.00	1000	0.00	100.00	0.00	0.00	0.00	0.00
	Aminabad Zone 8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Neelmatha Zone 9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	33.33	66.67	100.00	2333.33	6000	66.67	0.00	0.00	0.00	0.00
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	33.33	66.67	100.00	2333.33	6000	66.67	0.00	0.00	0.00	0.00
2. RAEBARELI	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	8 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. UNNAO	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	15 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. HARDOI	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	100.00	0.00	80.00	4600	76750	80.00	20.00	20.00	20.00	20.00
	TOTAL	100.00	0.00	80.00	4600	76750	80.00	20.00	20.00	20.00	20.00
5. SITAPUR	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. LAKHIMPUR	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	9 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
COMBINED	6 CITIES	33.33	66.67	100.00	2333.33	6000	66.67	0.00	0.00	0.00	0.00
COMBINED	61 TOWNS	100.00	0.00	80.00	46.00	76750	80.00	20.00	20.00	20.00	20.00
COMBINED	TOTAL	75.00	25.00	87.50	3628.57	46428.59	75.00	12.50	12.50	12.50	12.50

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

same sanctioned amount in hand, except in one case of Hardoi towns, where Bank paid Rs.225,000.00 in hand only, instead of Rs.250,000.00. Thus in Hardoi towns average money received in five DWACUAs comes to be Rs.245,000.00 which is 2.00 percent less than the sanctioned amount.

In real terms DWACUAs were run only in Nakhas and Indranagar zones and Hardoi towns. In other places either formal application were not yet lodged or loan amount was not received as yet, despite of sanctions. In Indranagar zone and Hardoi towns the loan amount was invested in business except in Nakhas zone in other activity.

In Nakhas and Indranagar zones DWACUAs hence started paying back the loan amount except in Hardoi towns. 80.00 percent DWACUAs have started paying back. In Nakhas and Indranagar zones and Hardoi town average instalment per month is Rs.3000.00, Rs.1000.00 and Rs.4600.00 respectively. On asking how much loan amount was paid back so far? In Nakhas zone and Hardoi towns so far Rs. 9000.00 and Rs.76750.00 respectively was paid back. In Indranagar zone no amount was yet paid. In Nakhas zone respondents did not tell getting benefits, whereas in Indra Nagar zone and Hardoi towns 100.00 and 80.00 percent beneficiaries informed for getting the benefits. About the hurdles in running DWACUA, it was asked whether it is lack of experience, lack of cooperation from members, CVs or DUDA officials? In Nakhas and Indranagar zones, there was no complaint, but in Hardoi towns one-fifth respondents in each complained about lack of experience, lack of co-operation from CVs and DUDA officials.

Table: 27 Beneficiaries of Development of Women and Children in Urban Areas (DWACUA) Reporting About the Socio-Economic Condition and Loan Received-IV

District	Urban	Percentage Members			Percentage Members Paid Bribe	Average Amount as Bribe Rs.	Percentage Members Paid Bribe to			
		Loan not sufficient	Require more	Subsidy should be more			DUDA Official	C.V.s	Bank official	Others
1. LUCKNOW	Lalbagh Zone 1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Aliganj Zone 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Alambagh Zone 3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Rajajipuram Zone 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Nakhas Zone 6	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Indranagar Zone 7	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Aminabad Zone 8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Neelmatha Zone 9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. RAEBARELI	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	8 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. UNNAO	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	15 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. HARDOI	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	20.00	20.00	20.00	20.00	25000	0.00	0.00	100.00	0.00
	TOTAL	20.00	20.00	20.00	20.00	25000	0.00	0.00	100.00	0.00
5. SITAPUR	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. LAKHIMPUR	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	9 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
COMBINED	6 CITIES	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
COMBINED	61 TOWNS	20.00	20.00	20.00	20.00	25000	0.00	0.00	0.00	0.00
COMBINED	TOTAL	50.00	50.00	20.00	12.50	25000	0.00	0.00	0.00	0.00

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

On enquiring the DWACUA beneficiaries, whether the loan was not sufficient? In Nakhas and Indranagar zones all respondents and in Hardoi towns only 20.00 percent respondents reported that the loan was not sufficient. The proportion in which respondents reported the loan was not sufficient in the same proportion, reported that they require more loan amount. Only Hardoi towns 20.00 percent respondents expressed their desire that the subsidy should be more. Out of 5 DWACUAs run in Hardoi towns, in one DWACUA it was reported that they paid the bribe to receive the loan amount in hand. In Hardoi town as stated they paid Rs.25000.00 as bribe. Infact the particular DWACUA of Hardoi town received in hand only RS.225,000.00 instead of Rs.250,000.00 as sanctioned. Obviously the DWACUA of Hardoi town paid bribe to Bank officials, which was only forcefully, as the right amount was not given in hand.

CHAPTER IX

THRIFT AND CREDIT PROGRAMME AMONG WOMEN

A group of women form a registered society which is called Thrift and Credit Society, as a self help group and deposit their savings in their joint account in a nationalised bank for their day to day requirements, preferably for economically gainful activities. These Thrift and Credit Societies make the members habitual to accumulate their savings and use the money when they need on agreeable terms and conditions and to return on nominal interest. As a token, government contributes Rs.1000.00 per member of the society and deposits the amount in common pool, without any interest or liability to be returned. The government contribution is only with the condition that in case if the society shows any misappropriation, the contributed amount is withdrawn simply. For this purpose DUDA officials keep an eye on it. There were 84 Thrifts and Credits Societies run in Lucknow division in which 75 were in cities and 9 in small and medium towns. In these societies 1077 members were recorded, out of which 223 members or 20.70 per cent beneficiaries were surveyed.

Table: 28 Beneficiaries of Thrift and Credit Programme Among Women Reported About Socio-Economic Condition and Functioning-I

District	Urban	No. of Societies Surveyed	Average No. of members	Percentage members belonging to				Percentage members in age groups						Percentage members qualified to total educated			
				SC	ST	OB C	Others	<20	21-30	31-40	41-50	51-60	61 & above	Literate	HS Pass	Intermediate	Graduate & above
1. LUCKNOW	Lalbagh Zone 1	01	20.00	70.00	0.00	5.00	25.00	20.00	30.00	40.00	10.00	0.00	0.00	85.00	10.00	0.00	0.00
	Aliganj Zone 2	01	11.00	16.16	0.00	27.27	54.55	0.00	45.45	27.27	18.18	9.09	0.00	83.64	9.09	18.18	0.00
	Alambagh Zone 3	03	18.25	54.34	0.00	24.88	21.00	1.37	38.99	45.21	18.74	0.00	0.00	8.22	1.37	2.74	4.11
	Rajajipuram Zone 4	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	04	19.50	23.08	3.85	53.65	19.23	6.41	30.77	51.26	10.26	1.26	0.00	48.72	12.62	3.85	3.85
	Nakhas Zone 6	02	15.00	0.00	0.00	0.00	100.00	20.00	31.43	38.10	3.61	6.67	0.00	93.33	17.14	6.57	19.05
	Indra Nagar Zone 7	04	13.55	12.75	0.00	67.79	19.46	10.74	40.93	28.19	10.07	10.07	0.00	40.94	4.03	2.68	15.44
	Aminabad Zone 8	10	16.68	9.67	0.00	89.44	20.69	7.93	30.17	34.43	19.54	5.81	2.32	93.62	27.27	20.31	15.86
	Neelmatha Zone 9	04	16.60	56.83	0.00	30.52	12.65	4.42	29.32	37.75	22.02	1.61	4.62	23.69	6.02	4.42	3.21
	CITY	29	16.70	27.89	0.73	46.46	24.92	7.74	32.30	39.36	15.43	3.89	1.45	56.75	14.10	9.13	9.32
	7 TOWNS	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	29	16.70	27.89	0.73	46.46	24.92	7.74	32.30	39.36	15.43	3.89	1.45	56.75	14.10	9.13	9.32
2. RAEBARELI	CITY	28	10.16	24.21	0.00	47.72	28.07	12.28	42.61	40.35	3.51	1.05	0.00	58.84	10.53	15.44	7.72
	8 TOWNS	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	28	10.08	24.21	0.00	47.72	28.07	12.28	42.61	40.35	3.51	1.05	0.00	58.84	10.53	15.44	7.72
3. UNNAO	CITY	09	17.03	14.77	0.00	86.88	18.37	17.61	43.58	34.09	3.03	1.70	0.00	70.27	12.12	14.96	6.44
	15 TOWNS	01	15.00	13.33	0.00	20.00	68.67	0.00	33.33	66.67	0.00	0.00	0.00	46.67	13.33	0.00	0.00
	TOTAL	10	16.65	14.68	0.00	63.18	22.18	18.23	42.76	38.65	2.79	1.57	0.00	68.41	12.22	13.79	5.93
4. HARDOI	CITY	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. SITAPUR	CITY	06	10.79	8.61	0.00	49.01	42.38	8.61	43.71	31.79	15.69	0.00	0.00	92.05	13.25	23.84	15.23
	10 TOWNS	00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	06	10.79	8.61	0.00	49.01	42.38	8.61	43.71	31.79	15.69	0.00	0.00	92.05	13.25	23.84	15.23
6. LAKHIMPUR	CITY	02	10.00	15.00	0.00	70.00	15.00	0.00	45.00	50.00	5.00	0.00	0.00	95.00	10.00	0.00	0.00
	9 TOWNS	08	9.88	1.27	0.00	67.34	11.39	2.53	77.22	20.26	0.00	0.00	0.00	96.20	24.05	13.92	1.27
	TOTAL	10	9.90	4.04	0.00	63.84	12.12	2.02	70.71	26.26	1.01	0.00	0.00	95.94	21.21	11.11	1.01
COMBINED	6 CITIES	74	14.42	23.06	0.41	50.82	25.12	10.33	37.12	38.38	10.77	2.56	0.62	61.52	12.95	12.03	8.87
COMBINED	61 TOWNS	09	10.66	3.94	0.00	72.41	23.85	1.97	87.49	30.54	0.00	0.00	0.00	65.22	21.87	10.84	0.99
COMBINED	TOTAL	83	14.10	22.38	0.38	52.21	25.02	9.79	39.06	37.87	10.08	2.42	0.76	63.05	13.51	11.98	6.17

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

In Rajajipuram zone and Lucknow, Raebareli, Hardoi and Sitapur towns and Hardoi city, Thrift and Credit Societies were not introduced at the time of survey. Average members per society in Lucknow division were 14.10 persons where as in cities average were 14.42 persons and comparatively less in small and medium towns where average was only 10.68 persons. Average maximum members were recorded in Lalbagh, Daliganj and Alambagh zones with 20.00, 19.50 and 18.25 persons respectively. Whereas lowest number of average members were recorded in Lakhimpur towns with only 9.88 persons.

In Lucknow division caste wise average distribution of members was as Scheduled Caste 22.38 per cent, Scheduled Tribe 0.38, other Backward Castes 52.21 and other caste 25.02 per cent. More or less the same caste wise distribution was found in cities and small and medium towns. In Lalbagh, Neelmatha and Alambagh zones Scheduled Caste members were more than half i.e. 70.00, 56.63 and 54.34 per cent respectively, which is maximum. Lowest members of Scheduled Caste were found in Lakhimpur towns 1.27 per cent, Sitapur city 8.61 and Aminabad zone 9.67 per cent. No Scheduled caste members were found in Nakhas zone. In only Daliganj zone 3.85 per cent Scheduled Tribe members were recorded and no where else. Members among the other Backward caste were highest in Lakhimpur town 87.34 per cent, followed by Lakhimpur city 70.00, Aminabad zone 69.44, Indra Nagar zone 67.79 and Unnao city 66.86 per cent. OBC members with lowest proportion were found in Lalbagh zone 5.00, Unnao towns 20.00, Alambagh zone 24.66 and Aliganj zone 27.27 per cent. No OBC members were found in Nakhas zone. Others or higher caste members are highest in Nakhas zone 100.00 per cent followed by Unnao towns 66.67, Aliganj zone 54.55 and Sitapur city 42.38 per cent. Low proportion of higher caste members were recorded in Neelmatha zone 12.85, Lakhimpur city 15.00, Lakhimpur towns 11.39, Unnao city 18.37 and Daliganj zone 19.23 per cent.

Age wise members of Thrift and Credit Societies were distributed in wide range of age groups i.e. less than 20 years, 21 to 30, 31 to 40, 41 to 50, 51 to 60 and 61 and above years. In Lucknow division age group wise distribution of members was in less than 20 years 9.79 per cent, 21 to 30 years 39.08, 31 to 40 years 37.87, 41 to 50 years 10.08, 51 to 60 years 2.42 and 61 and above years only 0.76 per cent. Age wise distribution of members were quite different in towns and cities. For example in towns members were only spread in three age groups, when in cities members were spread in all the age groups as mentioned above. But one thing was common that maximum members were found in between age groups of 21 to 40 years, for example in towns 98.03 per cent members were concentrating, whereas in cities 75.50 per cent members were concentrating.

Maximum members in the age group below 20 years, above 10.00 per cent were reported in Lalbagh zone 20.00, Nakhas zone 20.00, Unnao city 17.61, Raebareli city 12.28 and Indra Nagar zone 10.74 per cent. Lowest i.e. less than 5.00 per cent members in age group below 20 years were found in Alambagh zone 1.37, Lakhimpur towns 2.53 and in Neelmatha zone 4.42 per cent. In this age group there was no member in Aliganj zone, Unnao towns and in Lakhimpur city.

In the age group 21 to 30 years maximum members of Thrift and Credit Societies were found in Lakhimpur town which were 77.22 per cent followed by Aliganj zone 45.45, Lakhimpur city 45.00, Sitapur city 43.71, Unnao city 43.56 and Indra Nagar 40.93 per cent. In this age group lowest member were in Neelmatha zone 29.32 per cent. Members in the age group 31 to 40 years were highest in Unnao towns 66.67 per cent followed by Daliganj zone 51.28, Lakhimpur city 50.00, Alambagh zone 45.21, Raebareli city 40.35 and Lalbagh zone 40.00 per cent. In this age group lowest proportion of members were in Lakhimpur towns 20.26 per cent. In the age group 40 to 51 years, comparatively the female members were higher in Neelmatha zone 22.02 per cent followed by Aminabad

zone 19.54, Aliganj zone 18.18 per cent, Alambagh zone 16.44 and Sitapur city 15.89 per cent. Less than 5.00 per cent members were found in the age group in Unnao city, Raebareli city and in Nakhas zone i.e. 3.03, 3.51 and 3.81 per cent respectively. No female member of this age group was joining in this programme.

In the age group 51 to 60 years members were further squeezed and reduced that the maximum proportion of members were between 5.00 to 11.00 per cent, as in Indra Nagar, Aliganj, Nakhas and Aminabad zones they were 10.07, 9.09, 6.67 and 5.61 per cent respectively. Lowest that is less than 2.00 per cent members of this age group were found in Rea Bareli city 1.05, Daliganj zone 1.28, Neelmatha zone 1.61 and Unnao city 1.70 per cent. In this age group no member was recorded in Lalbagh and Alambagh zones and Unnao and Lakhimpur towns. Except in Aminabad zone 2.32 and Neelmatha zone 4.82 per cent members in the age group of 61 and above, no where members of this age group were found.

Over all literacy among female members of Thrift and Credit Societies was recorded 63.05 per cent in Lucknow division, in which 61.52 per cent in cities and 85.22 per cent in small and medium towns were literates. Above 90.00 per cent literates were in Lakhimpur towns 96.20. Lakhimpur city 95.00 in Aminabad zone 93.62, Nakhas zone 93.33 and Sitapur city 92.05 per cent. Lowest literacy among members was found in Alambagh zone, only 8.22 per cent. While considering education level among members, 13.51 per cent were High School pass, 11.96 Intermediate pass and 8.17 per cent Graduate and above qualified in Lucknow division as a whole. This varied as in cities overall 12.95 per cent High School, 12.03 per cent Intermediate and 8.67 per cent Graduate and above were qualified in comparison to towns where 21.67 per cent High School, 10.84 per cent Intermediate and only 0.99 per cent Graduate and above were qualified.

In Aminabad zone and Lakhimpur towns comparatively maximum members were High School pass i.e. 27.27 and 24.05 per cent respectively. Lowest proportion of members who were High School pass were in Alambagh zone 1.37, Indra Nagar zone 4.03, Neelmatha zone 6.02 and Aliganj zone 9.09 per cent. Members with Intermediate qualification were comparatively more in Sitapur city 23.84 per cent, Aminabad zone 20.31, Aliganj zone 18.18 and Raebareli city 15.44 per cent. While lowest members with Intermediate qualification were found in Indra Nagar zone 2.68, Alambagh zone 2.74, Daliganj zone 3.85 and Neelmatha zone 4.42 per cent. No member was Intermediate qualified in Lalbagh zone, Lakhimpur city and Unnao towns. Graduate and above educated were proportionally higher in Nakhas zone 19.05, Aminabad zone 15.86, Indra Nagar zone 15.44 and Sitapur city 15.23 per cent. Lowest proportion of members were found Graduate and above qualified in Lakhimpur towns 1.27 per cent followed by Neelmatha zone 3.21, Daliganj zone 3.85 and Alambagh zone 4.11 per cent. While no member were found graduate and above pass in Lalbagh and Aliganj zones, Unnao towns and Lakhimpur city.

While enquiring about the marital status of the female members of Thrift and Credit Societies in overall Lucknow division, 77.81 per cent members were married (living with husband) and 5.53 per cent were widow/divorced. The situation among overall cities and small and medium towns was different like in cities 79.13 per cent members were married and 5.23 per cent were widow/divorced, whereas in towns only 58.62 per cent members were married and 9.85 per cent members were widow/divorced. More than 80.00 per cent members were married in Lakhimpur city 95.00, Alambagh zone 94.06 and Aliganj zone 90.91 per cent which were the highest followed by Neelmatha zones 86.75, Daliganj zones 83.33, Raebareli city 82.81 and Sitapur city 82.12 per cent. Lowest proportion of members of Thrift and Credit Societies were married only 38.10 per cent in Nakhas zone.

Widow/divorced members were proportionately higher in different Thrift and Credit Societies in Unnao towns 40.00, Lalbagh zone 20.00, Nakhas zone 18.10, Indra Nagar zone 11.41 and Daliganj zone 10.26 per cent. While the lowest proportion of widow/divorced were found in Lakhimpur towns 1.27, Raebareli city 1.75, Unnao city 2.27 and Aminabad zone 2.32 per cent.

Literacy among husbands of married female members was recorded 50.94 per cent in Lucknow division when it was 51.43 per cent in cities and 43.84 per cent in towns. Highest literate members were recorded in Lakhimpur City 95.00, Aminabad zone 78.34 and in Sitapur city 71.52 per cent. When lowest proportion of literate husbands were in Neelmatha, Nakhas and Indra Nagar zones with 11.24, 27.62 and 29.53 per cent respectively.

While calculating the educational level it was found that High School pass husbands were 11.35 per cent, Intermediate 10.08, graduate and above 10.17 per cent in over all Lucknow division. Among cities the average proportion was High School 11.45, Intermediate 10.27 and graduate and above 10.08 per cent when in small and medium towns this proportion was High School 9.85, Intermediate 7.39 per cent and graduate and above nil. The higher proportion of husbands with High School qualification were in Lakhimpur city 30.00, Aminabad zone 19.73, Neelmatha zone 14.86 and Sitapur city 13.91 per cent. Lowest proportion of husbands with High School qualification were in Alambagh zone 1.37, Nakhas zone 3.81 and Indra nagar zone 6.71 per cent. No husband of the female member was High School pass in Lalbagh and Aliganj zones and Unnao towns. Intermediate qualified husbands were proportionately higher in Aliganj zone 36.36, Sitapur city 28.48, Aminabad zone 24.56, Unnao towns 20.00 and Lakhimpur city 15.00 per cent. Lowest proportion of Intermediate qualified husbands were in Indra Nagar zone 1.34, Unnao city 2.84, Alambagh zone 3.65, Lakhimpur towns 3.80 and Neelmatha zone 4.42

Table: 29 Beneficiaries of Thrift and Credit Programme Among Women Reported About Socio-Economic Condition and Functioning-II

DISTRICT	URBAN	PERCENTAGE OF MEMBERS			PERCENTAGE OF HUSBANDS QUALIFIED			Percentage Husbands Employed	Husbands Average Income P.M. Rs.
		Married	Widow/ Divorced	Literate	High school	Inter-mediate	Graduate & above		
1. LUCKNOW	Lalbagh Zone 1	65.00	20.00	30.00	0.00	5.00	0.00	76.92	1000.00
	Aliganj Zone 2	90.91	9.10	63.64	0.00	36.36	0.00	100.00	2500.00
	Alambagh Zone 3	94.06	4.57	34.70	1.37	3.65	4.11	100.00	1816.67
	Rajajipuram Zone 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	83.33	10.26	56.41	10.27	7.69	14.10	96.92	2837.50
	Nakhas Zone 6	38.10	18.10	27.62	3.81	0.00	0.00	100.00	1042.86
	Indra Nagar Zone 7	72.48	11.41	29.53	6.71	1.34	3.36	95.24	890.00
	Aminabad Zone 8	79.88	2.32	78.34	19.73	24.56	18.76	100.00	1232.38
	Neelmatha Zone 9	86.75	6.02	11.24	14.86	4.42	4.82	92.59	1906.67
	CITY	79.55	7.44	48.15	11.37	11.13	10.10	97.03	1630.30
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. RAEBARELI	TOTAL	79.55	7.44	48.15	11.37	11.13	10.10	97.03	1630.30
	CITY	82.81	1.75	41.75	9.47	9.47	17.19	88.56	263.16
	8 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. UNNAO	TOTAL	82.81	1.75	41.75	9.47	9.47	17.19	88.56	263.16
	CITY	71.78	2.27	63.67	9.85	2.84	5.85	90.50	2303.26
	15 TOWNS	60.00	40.00	33.33	0.00	20.00	0.00	88.89	3200.00
4. HARDOI	TOTAL	70.86	5.24	60.73	9.08	4.19	5.41	90.39	2382.24
	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. SITAPUR	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	82.12	5.96	71.52	13.91	28.48	14.57	94.35	2014.29
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. LAKHIMPUR	TOTAL	82.12	5.96	71.52	13.91	28.48	14.57	94.35	2014.29
	CITY	95.00	0.00	95.00	30.00	15.00	5.00	100.00	1750.00
	9 TOWNS	58.23	1.27	46.84	12.66	3.80	0.00	82.50	606.25
COMBINED	TOTAL	65.66	1.01	56.57	16.16	6.06	1.01	87.69	835.00
	6 CITIES	79.13	5.23	51.43	11.45	10.27	10.08	94.16	1852.94
	61 TOWNS	58.62	9.85	43.84	9.85	7.39	0.00	84.03	1015.79
COMBINED	Total	77.81	5.53	50.94	11.35	10.08	10.17	93.67	1781.61

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P., "March-June, 2001.

per cent. Inter qualified husbands were not recorded in Nakhas zone only. Husbands having graduation and above were comparatively higher in Aminabad zone 18.76 per cent followed by Raebareli city 17.19, Sitapur city 14.57 and in Daliganj zone 14.10 per cent. Lowest proportion of husbands having graduation and above qualification were found in Indra Nagar zone 3.36 per cent, Alambagh zone 4.11 per cent and Neelmatha zone 4.82 per cent. Husbands were not found with graduation and above degree in Lalbagh, Aliganj and Nakhas zones, Unnao and Hardoi towns.

Regarding employment of husbands of Thrift and Credit Society members, 93.67 per cent were employed overall in Lucknow division, when in cities they were 94.16 and in towns 84.03 per cent employed. In Aliganj, Alamabagh, Nakhas and Aminabad zones and Lakhimpur city, husbands were fully employed. Whereas in Daliganj, Indra Nagar and Neelmatha zones and in Unnao and Sitapur cities, they were employed more than 90.00 per cent. In Lalbagh zone only less than 80.00 per cent were employed i.e. 76.92 per cent, which is comparatively lowest. About the average overall income of the husbands it was Rs.1781.61 in Lucknow division, when in cities and towns it was Rs.1852.94 and Rs.1015.74 per month respectively. The highest average income of the husbands were recorded in Unnao towns Rs.3200.0 per month, followed by Daliganj zone Rs.2837.50 and Aliganj zone Rs.2500.00 per month. Lowest average income of the husbands was noted in Raebareli city, Lakhimpur towns and Indra Nagar zone with Rs.263.16, Rs.606.25 and Rs.890.00 per month respectively.

Where Thrift Credit Societies were running, beneficiaries/members were enquired whether the Bank account was opened? Overall In Lucknow division 94.62 per cent respondents reported that the account was opened, while it was in cities 94.12 and towns 100.00 per cent. Only in Aliganj and Nakhas zones, account was not opened at the time

Table: 30 Beneficiaries of Thrift and Credit Programme Among Women Reported About Socio-Economic Condition and Functioning-III

DISTRICT	URBAN	Percentage Beneficiaries Reported			Percentage Members		Percentage Members Depositing			Percentage members get money	
		Bank A/c Opened	Revolving Fund Received	Received Late Average Months	Cooperate	Don't Cooperate	Majority	Few	Regularly	Few	All
1. LUCKNOW	Lalbagh Zone 1	100.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	100.00
	Aliganj Zone 2	0.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	100.00	0.00
	Alambagh Zone 3	100.00	100.00	0.75	100.00	0.00	0.00	0.00	100.00	25.00	75.00
	Rajajipuram Zone 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	100.00	100.00	0.50	100.00	0.00	0.00	0.00	100.00	0.00	100.00
	Nakhas Zone 6	0.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	100.00
	Indra Nagar Zone 7	72.73	72.73	0.00	100.00	0.00	0.00	0.00	100.00	0.00	100.00
	Aminabad Zone 8	100.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	46.67
	Neelmatha Zone 9	100.00	100.00	0.47	100.00	0.00	0.00	26.67	73.33	53.33	86.87
	CITY	87.88	51.52	0.24	100.00	0.00	0.00	4.04	95.96	13.13	0.00
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86.87
2. RAEBARELI	TOTAL	87.88	51.52	0.24	100.00	0.00	0.00	4.04	95.96	13.13	53.57
	CITY	100.00	60.71	0.00	57.14	42.86	25.00	21.43	57.57	46.43	0.00
	8 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.57
3. UNNAO	TOTAL	100.00	60.71	0.00	57.14	42.86	25.00	21.43	57.57	46.43	100.00
	CITY	100.00	35.48	0.36	100.00	0.00	0.00	0.00	100.00	0.00	100.00
	15 TOWNS	100.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	100.00
4. HARDOI	TOTAL	100.00	32.35	0.32	100.00	0.00	0.00	0.00	100.00	0.00	0.00
	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. SITAPUR	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
	CITY	100.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
6. LAKHIMPUR	TOTAL	100.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	100.00
	CITY	100.00	100.00	1.00	100.00	0.00	0.00	0.00	100.00	0.00	100.00
	9 TOWNS	100.00	87.50	0.87	100.00	0.00	0.00	0.00	100.00	0.00	100.00
COMBINED	TOTAL	100.00	90.00	0.90	100.00	0.00	0.00	0.00	100.00	0.00	100.00
COMBINED	6 CITIES	94.12	41.18	0.19	88.24	11.76	6.86	7.85	85.29	19.12	80.88
COMBINED	61 TOWNS	100.00	73.68	0.74	100.00	0.00	0.00	0.00	100.00	0.00	100.00
COMBINED	Total	94.62	43.95	0.24	89.24	10.76	6.28	7.17	86.55	17.49	82.51

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

of survey. Except in Indra Nagar zone where only 72.73 per cent respondents/beneficiaries members reported that the account was opened, in rest of all the places all the respondents reported that the account was opened. On asking beneficiaries whether their society received revolving fund at the rate of Rs.1000.00 per membr according to government rules ? Even after opening the Bank account it was reported that in Lalbagh and Aminabad zones, Unnao towns and in Sitapur city the revolving fund was not yet received at all. In Unnao city, Raebareli city, Indra Nagar zone and Lakhimpur towns , revolving fund was not paid to all the Thrift and Credit Societies as only 35.48, 60.71, 72.73 and 87.50 per cent respondents respectively reported that the fund they received. On asking the beneficiaries that after the sanction of revolving fund, how many months it was late to receive the fund? Maximum in Lakhimpur city it was reported that the revolving fund was received late for 1.0 month in average duration, while it was late in Lakhimpur towns 0.87, Alambagh zone 0.75, Daliganj zone 0.50, Neelmatha zone 0.47 and Raebareli city 0.36 month in average duration.

About the members cooperating in the over all functioning of Thrift and Credit Societies only it was reported from Raebareli city that 57.14 per cent members said that the members are cooperating and rest 42.86 per cent members opined that members are not cooperating. However, from rest all other places there was positive response that the members are cooperating. Similarly on querying whether they are not depositing their savings regularly in majority, few or all regularly depositing? On this, response of 26.67 per cent beneficiaries of Neelmatha zone was that few are not depositing regularly and 73.33 per cent respondents told that all are depositing regularly. Whereas in Raebareli city 25.00 per cent said that majority are depositing regularly, 21.43 per cent for few and 53.57 per cent for all depositing regularly. In another query, beneficiaries were asked to know whether among them few get money, when they require or all of them they get

money on their demand from the common pool? In reply all beneficiareis of Aliganj zone reported that only few get money followed by 53.33 per cent reported in Neelmatha zone, 46.43 per cent in Raebareli city and 25.00 per cent in Alambagh zone that only few get money when they desire. In rest of the areas no one complained for it. In only Neelmatha zone, Raebareli city and Alambagh zone 46.67, 53.57 and 75.00 per cent beneficiaries respectively reported that all of them get money when they require, and all in other areas all the beneficiaries reported that all of them they get money when they desire.

On asking whether the beneficiaries who borrow money do not return money in majority or few or all of them return money on time? Over all response in Lucknow division was that 11.66 per cent said that majority do not return money on time, 8.07 per cent said only few do not return on time and 80.27 per cent said all return on time, which was quite encouraging. Only in case of Raebareli city 46.43 per cent respondents told that majority of the Thrift and Credit Society members who borrow money do not return on time and no where such complaint was reported. Only 73.33 and 58.33 per cent beneficiaries from Naalmatha and Alambagh zones respectively reported that few members do not return money on time after borrowing. All beneficiaries reported that all the members return money on time after borrowing in Lalbagh, Aliganj, Daliganj, Nakhas, Indra Nagar and Aminabad zones, Unnao city and towns, Sitapur city, Lakhimpur city and its towns. Proportion of beneficiaries were less who said that all the members return money on time in Raebareli city 53.57, Alambagh zone 41.67 and in Neelmatha zone 26.67 per cent.

Another similar but twisted question from Thrift and Credit Society members was asked whether members withdraw the money but either majority or few never return or all return? In this response, only in Raebareli city 46.43 per cent beneficiaries reported that majority members never return after borrowing. No where else such complaint was recorded. Also only in Neelmatha zone 26.67 per cent beneficiaries reported that few

Table: 31 Beneficiaries of Thrift and Credit Programme Among Women Reported About Socio-Economic Condition and Functioning-IV

DISTRICT	URBAN	Percentage Members Return Money Not on time			Percentage Members Withdraw but			Percentage Members Reported about the Society	
		Not on time		All On time	Never return		All Return	It is Useful	It will continue
		Majority	Few		Majority	Few			
1. LUCKNOW	Lalbagh Zone 1	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	Aliganj Zone 2	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	Alambagh Zone 3	0.00	58.33	41.67	0.00	0.00	100.00	100.00	100.00
	Rajajipuram Zone 4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Daliganj Zone 5	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	Nakhas Zone 6	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	Indra Nagar Zone 7	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	Aminabad Zone 8	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	Neelmatha Zone 9	0.00	73.33	26.67	0.00	26.67	73.33	100.00	100.00
	CITY	0.00	18.18	81.82	0.00	4.04	95.96	100.00	100.00
	7 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. RAEBARELI	TOTAL	0.00	18.18	81.82	0.00	4.04	95.96	100.00	100.00
	CITY	46.43	0.00	53.57	46.43	0.00	33.57	57.14	57.14
	8 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. UNNAO	TOTAL	46.43	0.00	53.57	46.43	0.00	53.57	57.14	57.14
	CITY	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	15 TOWNS	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
4. HARDOI	TOTAL	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	CITY	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	12 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. SITAPUR	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CITY	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	10 TOWNS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. LAKHIMPUR	TOTAL	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	CITY	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
	9 TOWNS	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
COMBINED	6 CITIES	12.75	8.82	78.43	12.75	1.96	85.29	88.24	88.24
COMBINED	61 TOWNS	0.00	0.00	100.00	0.00	0.00	100.00	100.00	100.00
COMBINED	Total	11.66	8.07	80.27	11.66	1.79	86.55	89.24	89.24

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

members never return money after borrowing and no where any such case was found? Except in Neelmatha zone and Raebareli city where 73.33 and 53.57 per cent beneficiaries respectively reported that all members returns money after borrowing and in all other places it was encouraging to note that all the beneficiaries reported in affirmative.

Lastly the beneficiaries were asked quite interesting question, whether Thrift and Credit Society is useful and whether it will continue? Except in Raebareli city where only 57.14 per cent beneficiaries answered for its usefulness and their hope for its continuity, otherwise in all other cities and towns all the beneficiaries reported that it is useful and it would continue.

CHAPTER X

NATIONAL SLUMS DEVELOPMENT PROGRAMME (NSDP) AND ASSISTANCE TO COMMUNITY STRUCTURE

In National Slums Development Programme (NSDP) various programmes related to community development are undertaken in slums and localities belonging to poorer people. Road, drainage, drinking water supply, health and sanitation, community centers, welfare of handicapped people, plantation, and construction of sewerage system are some of the works, which are taken up under the NSDP.

Overall in Lucknow division during 1999-2000 total 148 roads of various length altogether 32,458 meters were constructed by Kharanja. In city headquarters total 116 roads were covered with total length of 28,166 meters, whereas in small and medium towns only 32 roads were metalled and the total length of construction was, 4292 meters.

Table: 32 Welfare Scheme Under National Slums Development Programme (NSDP) and Assistance to Community Structure -I

DISTRICT		URBAN	Number/ Meter Length Kharanja construction 1999-2000		Installed constructed before 1999 & current 1999-2000						Percentage Respondents Reported Health Camps Held	
					No. of India Mark-II		No. of Sulabh Sauchalaya		No. of SamudaiK Kendra			
			Road	Nafl	Before	Current	Before	Current	Before	Current	At least once	Never
1. LUCKNOW	Lalbagh Zone 1	5/1098	5/1270	9	2	0	0	0	0	0.00	100.00	
	Aliganj Zone 2	4/1116	4/1230	4	1	4	2	2	0	0.00	100.00	
	Alambagh Zone 3	10/2561	10/3633	26	5	2	0	1	0	0.00	100.00	
	Rajajipuram Zone 4	7/1906	7/2799	6	3	0	1	1	0	14.29	85.71	
	Daliganj Zone 5	12/3615	12/4574	24	18	3	1	2	0	0.00	100.00	
	Nakhas Zone 6	18/5150	18/7190	20	13	9	2	-	1	0.00	100.00	
	Indra Nagar Zone 7	9/2896	9/4664	23	4	1	1	-	1	11.11	88.89	
	Aminabad Zone 8	4/851	4/750	5	0	2	0	-	0	0.00	100.00	
	Neelmatha Zone 9	1/187	1/285	4	0	0	0	-	0	100.00	0.00	
	CITY	70/19380	70/26395	121	46	21	7	6	2	4.29	95.71	
	7 TOWNS	-	-	-	-	-	-	-	-	0.00	0.00	
TOTAL	70/19380	70/26395	121	46	21	7	6	2	4.29	95.71		
2. RAEBARELI	CITY	14/2691	2/240	12	2	1	-	5	-	15.38	84.62	
	8 TOWNS	-	-	-	-	-	-	-	-	0.00	0.00	
	TOTAL	14/2691	2/240	12	2	1	-	5	-	15.38	84.62	
3. UNNAO	CITY	8/1145	8/900	20	14	-	-	-	-	100.00	0.00	
	15 TOWNS	9/1115	6/1340	24	18	-	-	-	-	11.11	88.89	
	TOTAL67.50	17/2260	14/2240	44	32	-	-	-	-	52.94	47.06	
4. HARDOI	CITY	13/3307	13/1740	9	8	-	-	-	-	0.00	100.00	
	12 TOWNS	2/240	2/360	2	1	-	-	-	-	0.00	100.00	
	TOTAL	15/3547	15/2100	11	9	-	-	-	-	0.00	100.00	
5. SITAPUR	CITY	6/882	6/1111	14	6	-	1	-	-	100.00	0.00	
	10 TOWNS	-	-	-	-	-	-	-	-	0.00	0.00	
	TOTAL	6/882	6/1111	14	6	-	1	-	-	100.00	0.00	
6. LAKHIMPUR	CITY	5/762	5/733	13	1	2	-	2	-	100.00	0.00	
	9 TOWNS	21/2938	19/2037	34	10	9	-	10	-	61.90	38.10	
	TOTAL	26/3699	24/2770	47	11	11	-	12	-	69.23	81.68	
COMBINED	6 CITIES	116/28166	104/31119	189	77	24	8	13	2	18.32	81.68	
COMBINED	61 TOWNS	32/4292	27/3737	60	29	9	-	10	-	43.75	56.25	
COMBINED	Total	148/32458	131/34856	249	106	33	8	23	2	23.31	76.69	

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

Maximum number of roads were metalled with kharanja in Lakhimpur towns 21, Nakhas zone 18, Raebareli city 14, Hardoi city 13, Daliganj zone 12 and Alambagh zone 10. In Neelmatha zone only one road was constructed followed by Hardoi towns 2 and 4 road each in Aliganj and Aminabad zones, which were lowest. In Lucknow, Raebareli and Sitapur towns no road could be taken up for constructions.

The maximum total meter length of roads constructed with kharanja are in Nakhas zone 5,150, Daliganj zone 3,615, Hardoi city 3,307, Lakhimpur towns 2,938, Indra Nagar zone 2896, Raebareli city 2691 and Alambagh zone 2561. The lowest meter length of roads were constructed in Neelmatha zone 187, Hardoi towns 240, Lakhimpur city 762, Aminabad zone 851, and Sitapur city 882.

Nali or drainage lines were also constructed with kharanja mostly along the roads and total 131 nalis were constructed in the whole Lucknow division, in which 104 were in cities and 27 in towns. Maximum number of nalis were constructed in Lakhimpur towns 19 followed by Nakhas zone 18, Hardoi city 13, Daliganj zone 12 and Alambagh zone 10. Lowest number of nalis were constructed in Neelmatha zone 1, 2 each in Raebareli city and Hardoi towns, 4 each in Aliganj and Aminabad zones. Maximum meter length of nali construction took place in Nakhas zone 7,190, Indra Nagar zone 4,664, Daliganj zone 4,574, Alambagh zone 3,633, Rajajipuram zone 2799 and Lakhimpur towns 2037. Lowest meter length of nali was constructed in Raebareli city 240, Neelmatha zone 285 and Hardoi towns 360. As in case of kharanja road, also kharanja nalis were not constructed in Lucknow, Raebareli and Sitapur towns. The length of constructed Kharanja road and nali was almost the same as measurements were mentioned in DUDA records. However, in case of quality of construction there was murmuring in some of the localities nearby living people.

In all those localities where NSDP work, specially kharanja road and kharanja nali were constructed and which were surveyed, some enquiries were made related to India Mark II hand pump, Sulabha Sauchalaya and Samudyayik Kendra also. While surveying it was recorded that in over all Lucknow division total 249 India Mark II hand pumps were installed before 1999 and during 1999-2000 total 106 India Mark II hand pumps were installed. In city head quarters total 189 mark II hand pumps were installed before 1999 and total 77 during 1999-2000, while in small and medium towns total 60 hand pumps before 1999 and 29 hand pumps during 1999-2000 installed. Before 1999, India Mark II hand pumps were maximum installed in Lakhimpur towns 34, followed by Alambagh zone 26, Daliganj zone 24, Unnao towns 24, Indra Nagar zone 23, Nakhas zone 20 and Unnao city 20. Minimum numbers of mark II were installed before 1999 in Hardoi towns 2, Aliganj and Neelmatha zones 4 each, Aminabad zone 5, Rajajipuram zone 6 and Lalbagh zone 9 hand pumps. Current during 1999-2000, India Mark II hand pumps were installed maximum in Daliganj zone 18 and Unnao towns 18. Currently during 1999-2000 very few hand pumps were installed in Aliganj zone, Hardoi towns and Lakhimpur city 1 each followed by Lalbagh zone and Raebareli city 2 each, 3 in Rajajipuram and 4 in Indra Nagar zone. Currently no hand pump was installed in Aminabad and Neelamatha zones, including Lucknow, Raebareli and Sitapur towns, where NSDP was not implemented.

Before 1999 about 33 Sulabh Sauchalaya were constructed in Lucknow division in which 24 were in city head quarters and 9 in small and medium towns. In Lucknow metropolitan city total 21 Sulabh Sauchalaya were constructed before 1999 and the maximum were 9 in Nakhas zone. Small and medium towns of Lakhimpur were also provided comparatively maximum 9 Sulabh Sanchalaya. Except Aliganj, Rajajipuram, Daliganj, Nakhas, Indra Nagar and Aminabad zones, Raebareli city Lakhimpur city and towns no where Sulabah Sauchalaya were provided before 1999. Only 8 Sulabh

Sauchalaya were constructed currently during 1999-2000 in whole Lucknow division and that also only in city headquarters. Among them 2 each in Aliganj and Nakhas zones and 1 each in Rajajipuram, Daliganj and Indra Nagar zones and Sitapur city, Sauchalaya were constructed.

In Lucknow division 23 Samudaik Kendra were constructed before 1999, in which 13 were constructed in city headquarters and 10 in small and medium towns. Before 1999 maximum 10 Samudaik Kendra were constructed in Lakhimpur towns, 5 in Raebareli city, 2 each in Aliganj and Daliganj zones and Lakhimpur city and 1 each in Alambagh and Rajajipuram zones. Except these, no where else Samudaik Kendra were constructed before 1999. Currently during 1999-2000 only 1 each in Nakhas and Indra Nagar zone Samudaik Kendra were constructed and no where else this provision was made.

From NSDP beneficiaries and respondents it was also enquired whether the health camps were organised in your locality at least once or never? Overall in Lucknow division 23.31 per cent beneficiaries reported that the health camp was organised at least once and 76.69 per cent reported for never. In city headquarters beneficiaries reporting for health camp organised atleast once were 18.32 per cent and for never 81.68 per cent, whereas in small and medium towns for atleast once 43.75 per cent and for never 56.25 per cent. All the beneficiaries respondents in Neelmatha zone and Unnao, Sitapur and Lakhimpur cities reported that atleast once health camp was organised. In other areas health camps reported by a proportion of beneficiaries to be organised at least once were in Lakhimpur towns 61.90, Raebareli city 15.38, Rajajipuram zone 14.29, Indra Nagar zone 11.11 and Unnao towns 11.11 per cent. Except in Lakhimpur towns majority of NSDP beneficiaries reported that the health camp was never organised. In Lalbagh, Aliganj, Alambagh, Daliganj, Nakhas and Aminabad zones, Hardoi city and towns, all the

Table: 33 Welfare Scheme Under National Slums Development Programme (NSDP) and Assistance to Community Structure II

DISTRICT	URBAN	Locality-wise No. of Handi-caped		Percentage Handicapped Received Aid		Plantation of Trees (No.)		(Indra Well) Revival of Old wells	Mini Tube well Installed	Constr-uction of Sewer Line
		M	F	M	F	Planted	Survi-ved	No.	No	Meter Length
1. LUCKNOW	Lalbagh Zone 1	0	0	0.00	0.00	-	-	-	-	35.00
	Aliganj Zone 2	9	6	0.0	0.00	-	-	1	1	0.00
	Alambagh Zone 3	36	7	2.78	14.29	-	-	-	-	28.00
	Rajajipuram Zone 4	28	13	0.00	0.00	300	100	-	-	41.00
	Daliganj Zone 5	14	0	0.00	0.00	550	150	-	2	0.00
	Nakhas Zone 6	13	4	0.00	0.00	-	-	-	-	1100.00
	Indra Nagar Zone 7	41	23	7.32	4.35	-	-	6	1	725.00
	Aminabad Zone 8	6	6	0.00	0.00	-	-	-	-	0.00
	Neelmatha Zone 9	0	0	0.00	0.00	-	-	-	-	0.00
	CITY	147	59	2.72	3.39	850	250	7	4	1929.00
	7 TOWNS	0	0	0	0.00	-	-	-	-	0.00
	TOTAL	147	59	2.72	3.39	850	250	7	4	1929.00
2. RAEBARELI	CITY	4	0	25.00	0.00	-	-	-	1	-
	8 TOWNS	0	0	0	0.00	-	-	-	-	-
	TOTAL	4	0	25.00	0.00	-	-	-	1	-
3. UNNAO	CITY	14	10	0	0.00	-	-	-	-	350.00
	15 TOWNS	10	9	0	0.00	-	-	-	-	-
	TOTAL	24	19	0	0.00	-	-	-	-	350.00
4. HARDOI	CITY	10	11	0	0.00	-	-	-	-	-
	12 TOWNS	3	2	0	0.00	-	-	-	-	-
	TOTAL	13	13	0	0.00	-	-	-	-	-
5. SITAPUR	CITY	15	9	0	0.00	-	-	-	-	-
	10 TOWNS	0	0	0	0.00	-	-	-	-	-
	TOTAL	15	9	0	0.00	-	-	-	-	-
6. LAKHIMPUR	CITY	13	2	0	0.00	27	6	-	-	-
	9 TOWNS	36	25	0	0.00	70	42	-	-	-
	TOTAL	49	27	0	0.00	97	48	-	-	-
COMBINED	6 CITIES	203	91	2.25	0.90	877	256	7	5	2279.00
COMBINED	61 TOWNS	49	36	0.00	0.00	70	42	-	-	-
COMBINED	Total	252	127	1.85	0.74	947	298	7	5	2279.00

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P., "March-June, 2001.

beneficiaries reported that the health camp was never organised. Proportionately NSDP beneficiaries reporting for health camps were never organised in Indra Nagar zone 88.89, Unnao towns 88.89, Rajajipuram zone 85.71, Raebareli city 84.62 and least in Lakhimpur towns 38.10 per cent.

While surveying it was also enquired that how many males and females are handicapped in your locality and how many of them are benefited from various types of aids available?. In Lucknow division total 252 males and 127 females were found to be handicapped in which 203 males and 91 females were in city headquarters and 49 males and 36 females handicapped were found in small and medium towns. Maximum numbers of male handicapped were found in Indra Nagar zone 41, Alambagh zone 36, Lakhimpur towns 36 and Rajajipuram zone 28. Lowest numbers of handicapped males were detected in Hardoi towns 3, Raebareli city 4, Aminabad zone 6 and Aliganj zone 9. No male handicapped could be traced in Lalbagh and Neelmatha zones and Lucknow, Raebareli and Sitapur towns. Female handicapped were maximum recorded in Lakhimpur towns 25, Indra Nagar zone 23 and in Rajajipuram zone 18. Least numbers of female handicapped were found in Hardoi towns 2, Lakhimpur city 2 and Nakhas zone 4. No female handicapped could be noticed in Lalbagh, Daliganj and Neelmatha zones and in Lucknow, Raebareli and Sitapur towns and Raebareli city.

In few localities and only few physically handicapped persons got aids. Except in Raebareli city where 25.00 per cent male handicapped got aids otherwise in Alambagh zone only 2.78 per cent male and 14.29 per cent female got aids and in Indra Nagar zone 7.32 per cent male and 4.35 per cent females got aid. In no other places handicapped persons were reported to be receiving the aids.

In our survey only in four areas trees were planted, e.g. in Daliganj and Rajajipuram zones and Lakhimpur towns and city, where 550, 300, 70 and 27 trees were planted respectively. According to report, in no other place plantation was done. The survival rate of trees was also not quite encouraging, which was only 31.47 per cent. As in Daliganj and Rajajipuram zones Lakhimpur towns and city the survival rate of the planted trees was 27.27, 33.33, 60.00 and 22.22 per cent respectively.

Under Indra Well, old wells are cleaned and they are made to serve for public use, so that the municipal water supply shortage can be fulfilled. Under this scheme, we found in our survey that 6 wells, were made revived in Indra Nagar zone and only 1 in Aliganj zone. In no other locality Indra Wells were located. In another scheme mini tube wells were installed in localities where proper water supply arrangements could not be made. Under this scheme two mini-tube wells were installed in Daliganj zone and one each in Aliganj and Indra Nagar zone and in Raebareli city respectively. No where these mini tube wells were found.

Construction of sewerage lines is one of the most important aspect of sanitation and drainage work in urbanization process. Currently total 2,279 meters of sewerage line were laid in Lucknow division, which was only concentrating in Lucknow metropolitan city and Unnao city and no where else this work was taken up. Area-wise construction of sewerage lines was in Nakhas zone 1,100 meters, Indra Nagar zone 725 meters, Unnao city 350 meters, Rajajipuram zone 41 meters, Lalbagh zone 35 meters and in Alambagh zone 28 meters.

CHAPTER XI

BALIKA SAMRIDHI YOJNA (BSY)

Under Balika Samridhi Yojna (BSY), poor mothers of female children are either given cash of Rs.500.00 or Kisan Vikas Patra for the welfare of female children. BSY benefits upto two female children only and not beyond. Under this scheme over all total 1,015 mothers were given cash or Kisan Vikas Patra of Rs. 500.00 each in Lucknow division. While surveying 280 sample beneficiaries, 153 beneficiaries were in city headquarters and 127 beneficiaries were in small and medium towns. Maximum sample beneficiaries were concentrating in Sitapur towns 36, followed by Lakhimpur towns 33, Unnao towns 31, Unnao city 24 and 20 each in Hardoi city and its towns. Less than 10 beneficiaries were in Neelmatha zone 6, Raebareli towns 7 and 8 each in Alambagh, Daliganj, Nakhas and Aminabad zones. In Lucknow towns, Raebareli and Sitapur cities this programme was not implemented at the time of survey. Also BSY assistance was not extended to mothers for second female child as provision was made in the programme.

Table: 34 Scheme for Future Welfare of Female Infants under Balika Samridhi Yojna (BSY)

District	Urban	No. of Female Infants benefited	Percentage Mothers Received		Money/Vikas Patra Received after months of Birth (average)	Percentage Mothers Paid Bribe for Money/Vikas Patra	Average Money Paid as Bribe Rs.	Percentage Mothers Paid Bribe to		
			One*	Cash Rs 500/	Kisan Vikas Patra of Rs 500/			DUDA Officials	CVs	Others
1. LUCKNOW	Lalbagh Zone 1	11		100.00	00	11.09	36.36	100.00	0.00	100.00
	Aliganj Zone 2	14		85.71	00	12.43	0.00	0.00	0.00	0.00
	Alambagh Zone 3	08		100.00	00	11.25	0.00	0.00	0.00	0.00
	Rajajipuram Zone 4	15		100.00	00	32.27	0.00	0.00	0.00	0.00
	Daliganj Zone 5	08		100.00	00	11.25	0.00	0.00	0.00	0.00
	Nakhas Zone 6	08		100.00	00	21.50	0.00	0.00	0.00	0.00
	Indra Nagar Zone 7	14		100.00	00	16.07	14.29	100.00	0.00	100.00
	Aminabad Zone 8	08		100.00	00	12.00	0.00	0.00	0.00	0.00
	Neelmahalha Zone 9	06		100.00	00	06.00	0.00	0.00	0.00	0.00
	CITY	92		97.83	00	16.18	9.78	100.00	0.00	100.00
	7 TOWNS	00		0.00	00	00.00	0.00	0.00	0.00	0.00
2. RAEBARELI	TOTAL	92		97.83	00	16.18	24.00	100.00	0.00	100.00
	CITY	00		00	00	00	0.00	0.00	0.00	0.00
	8 TOWNS	07		00	00	00	0.00	0.00	0.00	0.00
3. UNNAO	TOTAL	07		00	00	00	0.00	0.00	0.00	0.00
	CITY	24		00	100	15.13	0.00	0.00	0.00	0.00
	15 TOWNS	31		80.64	19.35	10.10	0.00	0.00	0.00	0.00
4. HARDOI	TOTAL	55		45.45	54.55	12.29	0.00	0.00	0.00	0.00
	CITY	20		100.00	00	5.00	0.00	0.00	0.00	0.00
	12 TOWNS	20		100.00	00	27.60	0.00	0.00	0.00	0.00
5. SITAPUR	TOTAL	40		100.00	00	16.30	0.00	0.00	0.00	0.00
	CITY	00		00	00	00	0.00	0.00	0.00	0.00
	10 TOWNS	36		100.00	00	9.33	0.00	0.00	0.00	0.00
6. LAKHIMPUR	TOTAL	36		100.00	00	9.33	0.00	0.00	0.00	0.00
	CITY	17		100.00	00	6.82	0.00	0.00	0.00	0.00
	9 TOWNS	33		100.00	00	9.79	0.00	0.00	0.00	0.00
COMBINED	TOTAL	50		100.00	00	6.46	0.00	0.00	0.00	0.00
	6 CITIES	153		83.01	16.99	13.52	24.00	100.00	0.00	100.00
	61 TOWNS	127		89.76	10.24	12.00	0.00	0.00	0.00	0.00
COMBINED	Total	280		86.07	13.93	12.83	24.00	100.00	0.00	100.00

* only one daughter was benefited from BSY.

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

Beneficiaries of BSY were enquired whether you are given cash of Rs. 500.00 or equivalent in the form of Kisan Vikas Patra? As a whole in Lucknow division 86.07 per cent beneficiaries reported that they are given in cash and 13.93 per cent beneficiaries reported that the Kisan Vikas Patra was given to them. Except in Aliganj zone and Raebareli towns where only 85.71 and 80.64 per cent beneficiaries respectively reported about the amount, which was given in cash, otherwise in all other places all the beneficiaries reported for it. In Unnao city no cash was paid whereas in Raebareli towns neither cash was given nor Kisan Vikas Patra was given. No where else except in Unnao Kisan Vikas Patra was given in which 100.00 per cent beneficiaries in city and 19.35 per cent beneficiaries in towns reported that they got it.

In another question that after how many months of birth of female child money or Kisan Vikas Patra was received by mothers? In answer average after 12.83 months of birth of female children money or Kisan Vikas Patra was given to mothers in Lucknow division as a whole. This average in city headquarters was 13.52 months and in small and medium towns 12.00 months. In some areas money/Kisan Vikas Patra were given quite late after the birth e.g. in Rajajipuram zone after 32.27 months, Hardoi towns 27.60, Nakhas zone 21.50, and Indra Nagar zone 16.07 and in Unnao city after 15.13 months. In certain areas money/Kisan Vikas Patra was received within around six months after the birth of female children, these areas are Hardoi city, Neelmatha zone and Lakhimpur city where beneficiaries received within 5.00, 6.00 and 6.82 months after the births respectively. For receiving money/ Kisan Vikas Patra 36.36 per cent beneficiaries in Lalbagh zone and 14.29 per cent beneficiaries in Indra Nagar zone reported that they greased the palms or bribed for it. This abuse was only found in Lucknow metropolitan

city and no where else, though it is a serious matter. In both the cases of Lalbagh zone and Indra Nagar zone, the average bribe was given Rs.100.00. All the mothers of Lalbagh and Indra Nagar zones who paid bribe reported that it was given to some other person. This other person is most probably a tout who works as a middleman, who should be watched.

CHAPTER XII

BALBARI SHIKSHA

Balbari Shiksha, an informal educational programme was launched by SUDA in different areas belonging to poor people of the state. Balbari Shiksha was supervised by DUDA in different districts, in which 3-6 years age group children of poor families were benefited at their door step. During 1999-2000, in Lucknow division there were total 109 Balbari Shiksha Schools, which could be detected during our survey. Among them 93 were run in city head quarters and 16 were run in small and medium towns. Maximum 33 Balbari Shiksha schools were found in Unnao city then followed by 15 in Sitapur city and 14 in Lakhimpur towns. Lowest number of Balbari Shiksha schools were found in Hardoi towns 2, Neelmatha zone 2, Aliganj zone 2, Rajajipuram zone 3, Daliganj zone 3, Indra Nagar zone 3 and Lalbagh zone 4. No Balbari Shiksha Schools were found running in Lucknow, Raebareli, Unnao and Sitapur towns and Raebareli and Hardoi cities.

**Table: 35 Educational Programme for Children of 3-6 Years
Age-group in Slum Areas Under Balbari Shiksha**

District	Urban	No. of Balbaris Surveyed	Balbari Students				
			Number enrolled		Percentage Attending		Percentage Respondents Reported Pushtakar given regularly
			Boys	Girls	Boys	Girls	
1. LUCKNOW	Laibagh Zone 1	04	95	90	78.95	72.22	25.00
	Aliganj Zone 2	02	27	53	55.56	56.60	50.00
	Alambagh Zone 3	05	108	77	64.81	67.53	40.00
	Rajajipuram Zone 4	03	63	52	92.06	96.15	33.33
	Daliganj Zone 5	03	52	68	75.00	80.88	100.00
	Nakhas Zone 6	08	175	133	80.57	81.20	00.00
	Indranagar Zone 7	07	122	146	74.59	87.67	100.00
	Aminabad Zone 8	03	59	70	100.00	100.00	00.00
	Neelmatha Zone 9	02	45	50	75.56	60.00	00.00
	CITY	37	746	739	78.02	79.57	40.54
	7 TOWNS	00	00	00	00	00.00	00.00
	TOTAL	37	746	739	78.02	79.57	40.54
2. RAEBARELI	CITY	00	00	00	00	00.00	00.00
	8 TOWNS	00	00	00	00	00.00	00.00
	TOTAL	00	00	00	00	00.00	00.00
3. UNNAO	CITY	33	674	646	85.61	84.83	100.00
	15 TOWNS	00	00	00	00	00.00	00.00
	TOTAL	33	674	646	85.61	84.83	100.00
4. HARDOI	CITY	00	00	00	00	00.00	00.00
	12 TOWNS	02	47	33	89.36	93.94	50.00
	TOTAL	02	47	33	89.36	93.94	50.00
5. SITAPUR	CITY	15	268	327	71.64	68.81	33.33
	10 TOWNS	00	00	00	00	00.00	00.00
	TOTAL	15	268	327	71.64	68.81	33.33
6. LAKHIMPUR	CITY	08	139	175	76.98	73.14	50.00
	9 TOWNS	14	227	306	81.94	88.56	57.14
	TOTAL	22	366	481	80.05	82.95	54.55
COMBINED	6 CITIES	93	1887	1887	79.26	78.91	60.64
COMBINED	61 TOWNS	16	274	339	83.21	89.35	56.25
COMBINED	Total	109	2101	2226	79.77	80.46	60.00

Source : Based on survey conducted at Giri Institute of Development Studies, Lucknow for the project "Evaluation of Swarn Jayanti Shahri Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and other programmes 1999-2000 in Lucknow Division of U.P.," March-June, 2001.

Survey team recorded total enrolment of boys and girls in Balbari Shiksha Schools 2101 and 2226 respectively. In city headquarters total enrolment was 1827 boys and 1887 girls, whereas in small and medium towns enrolment was 274 boys and 339 girls. Maximum boys and girls were enrolled in Unnao city i.e. 674 and 646 respectively followed by Sitapur city 268 boys and 327 girls and Lakhimpur towns 227 boys and 306 girls. Lowest number of enrolment was found in Aliganj zone 27 boys and 53 girls, Neelmatha zone 45 boys and 50 girls and Hardoi towns 47 boys and 33 girls.

Percentage attendance of Balbari student is recorded which is quite encouraging as in Lucknow division, 79.77 per cent boys and 80.46 per cent girls were attending the classes. In city head quarters attendance of boys was 79.26 per cent and in case of girls it was 78.91 per cent. In small and medium towns attendance was quite high as 83.21 per cent boys and 89.35 per cent girls used to attend the classes. Among boys highest proportion of attendance was recorded in Aminabad zone 100.00, followed by Rajajipuram zone 92.06, Hardoi towns 89.36 and Unnao city 85.61 per cent. Less than 70.00 per cent attendance of boys was recorded in Aliganj zone 55.56 and Alambagh zone 64.81 per cent which is lowest. Highest proportion of girls attending the classes were found in Aminabad zone 100.00, Rajajipuram zone 96.50, Hardoi towns 93.94, Lakhimpur towns 88.56 and Indra Nagar zone 87.67 per cent. Lowest proportion of girls were found attending the Balbari classes in Aliganj zone 56.60, Neelmatha zone 60.00, Alambagh zone 67.53 and Sitapur city 68.81 per cent.

Pushtahar, a sort of refreshment which is provided to Balbari students during their classes was overall given to 60.00 per cent students in Lucknow division. In city headquarters about 60.64 per cent children were benefited with Pushtahar, while in small and medium towns it was only 56.25 per cent. In Daliganj and Indra Nagar zones and in

Unnao city Pushtahar was reported to be given to each and every child, regularly while next in Lakhimpur towns 57.14 per cent reported for the Pushtahar. Only less than fifty per cent children reported for receiving the Pushtahar in Lalbagh zone 25.00, Rajajipuram zone 33.33, Sitapur city 33.33 and Alambagh zone 40.00 per cent. In Nakhas, Aminabad and Neelmatha zones, no Pushtahar was reported to be given to the children, which is supposed to be their attraction.

CHAPTER XIII

SUMMARY AND SUGGESTIONS

As stated that the Swarn Jayanti Shahri Rozgar Yojna SJSRY aimed to provide reasonable employment to the poorest of the poor with special emphasis to women. Under SJSRY all those programmes come which are related to employment like USEP, USETP, and UWEP. DWACUA and Thrift and Credit Societies. Another major programme is National Slums Development Programme NSDP, which emphasises mainly on development of slums (bastis) and its related provisions for the poor. Balika Samridhi Yojna BSY is meant to assist the female child, when she attains the school going age. Balbari Shiksha, which was launched during UBSP programme is to provide education to the children belonging to poorest of the poor at their door step. All these programmes which were run by the state government through SUDA and DUDA in Lucknow division (Districts : Lucknow, Raebareli, Unnao, Hardoi, Sitapur and Lakhimpur) during 1999-2000 were evaluated. Through a detailed questionnaire, survey was conducted in 6 city headquarters and 61 small and medium towns. Lucknow city being a big metropolis was divided into 9 zones for the convenience. Over all 1581 households were surveyed, which are 20 per cent of the total beneficiaries directly covered by various programmes. Obviously the NSDP beneficiaries are as many as the entire population of slums/basti or may be more as the NSDP programmes are common programmes, therefore to confirm about the programme, only important beneficiaries were surveyed.

First of all the detailed general information regarding socio-economic condition of beneficiaries of various SUDA programmes who responded to our questionnaires, was collected for each and every individual members of the household. Not only this, the living conditions and the overall environ of the households was minutely recorded. This was extremely essential to know the existing situation and for future planning of development. For example 8,043 population belonging to 1581 samples surveyed households of beneficiaries clearly reveal that the SUDA programmes benefited the poors according to the proportion of ethnicity almost in a balanced manner. Among the beneficiaries 14.41 per cent were SC, 0.05 per cent ST, 49.24 per cent OBC and 36.30 per cent other castes.

Age-wise survey of population suggests that 3.02 per cent males and 6.88 per cent females in the age group of 0-2 years and 3.95 per cent males and 3.05 per cent females in the age group of 60 and above years, which are vulnerable to various diseases need special medical care. Within the households of beneficiaries, 28.10 per cent among males and 26.32 per cent among females are students, who need educational facilities accordingly. Working population of 15-59 years age group, which is supposed to be economically active, yet among them 10.61 per cent males and 46.99 per cent females are required to be employed. Among males 1.55 per cent widower or divorced when in females this proportion is quite high i.e. 2.82 per cent, which is a serious social problem, needs attention of the society.

Illiterates among beneficiaries are 23.63 per cent males and 40.46 per cent females, which is unfortunate situation of the state, as a whole needs special emphasis. Proportion of beneficiaries who got some formal education are considered as educated one, who are 74.55 per cent males and 58.33 per cent females in Lucknow division. Strategies are to be chalked out to cover all those who are uneducated, with special emphasis to females. Upto primary levels of education females clearly surpass their male

emphasis to females. Upto primary levels of education females clearly surpass their male classmates, but onwards right from middle to higher and technical education numbers of females dwindle. It is a serious problem due to both social and economic conditions of the families as well as unconducive outdoor atmosphere for females that the parents are compelled to prefer their daughters to be among the drop outs. Otherwise surely if attention is paid, in no case females will remain behind their counter part males in education.

Selection of beneficiaries, as supposed to be on the basis of government's prescribed maximum income Rs.320.84 p.m. per head in slum areas, which is considered to be the below poverty line seems to be occasionally violated.

Housing condition is important for standard of living, as overall 10.63 per cent houses are still katcha, and 22.39 per cent are semi pucca, when the size of houses are quite small in urban areas. Average number of rooms in a household are 2.29 rooms when a household consists about 5 persons and household members have to share a room. Overall 15.07 per cents households do not have electric connection and they live in darkness and 42.25 per cent households complained that their streets are without light in the night. About 31.50 per cent households do not have latrines in their campus and people have to go outside to defecate. The extend of hygienic condition is that 28.72 per cent latrines are dry, means that the scavengers clean them and carry the night soil openly through the streets for disposal. Similarly 32.45 per cent households does not have bathrooms inside their premises and generally people take bath in open, may be at public places. It is reported that 6.33 per cent houses are connected by kutchra road and 0.06 per cent houses do not have any road. The worst thing is that 32.64 per cent houses of beneficiaries are reported to be flooded by rain during and after the monsoon.

Also 11.51 per cent houses are reported to be flooded due to faulty drains throughout the year. Thus 44.51 per cent households live under direct threat of various water borne diseases in wet condition. Source of drinking water which is not available within the campus of the households of 33.78 per cent beneficiaries, they have to fetch from outside and in average they have to walk about 29.83 meters for the water. In certain places the distance of water sources are quite long and in Alambagh zone it is average 79.07 meters from the residence.

In Urban Self Employment Programme USEP, overall 546 beneficiaries (i.e., 20 per cent) were surveyed and by the time of survey all the beneficiaries received the loan amount with the exception of one or two cases which were still in the process of completing the formalities. Among all the USEP beneficiaries 66.12 per cent complained that they did not receive the amount for which they applied. It is encouraging to note that 79.67 per cent beneficiaries reported that they are satisfied with USEP loan, however, there are grievances of 20.33 per cent beneficiaries, which are to be looked after. About 46.70 per cent beneficiaries expressed their desire to get more loans for their enterprises. Also 6.97 per cent beneficiaries reported that they are not benefited in their enterprise, which require sympathetic consideration. About half of the respondents wanted more subsidy than only 15.00 per cent and 64.64 per cent wanted less than 12.00 per cent interest. Out of 546 USEP samples, some of the beneficiaries whispered about paying the bribe for receiving the loan, needs utmost care while monitoring the programme.

Under the Urban Self Employment Training Programme USETP total 168 or about 20.00 per cent of the entire trainees of various trades were surveyed. In city headquarters and small and medium towns 81.72 and 100.00 per cent respondents respectively reported that they are satisfied with the training programme which they attended. It is

quite encouraging, as it shows that training is required for the well being of the poor. However, it is necessary to look after the programme very carefully, as only 51.61 per cent in city headquarters and 73.33 per cent in small and medium towns respondents reported that they did not receive the kits, which was due to them. After training 64.52 per cent respondents in the cities and 98.61 per cent in towns could not get involved in any economic activity, may be part or full time. Some of the respondents reported that they could not yet received the stipend either partly or fully, which needs care.

In Urban Wage Employment Programme UWEP, we could interview some of the beneficiaries who were available in only towns of Unnao and Hardoi districts. In other districts DUDA was neither having any list of beneficiaries, nor they provided the wage card, which was proposed. In Unnao and Hardoi towns they were employed for an average 19.47 days in a month. Among beneficiaries of UWEP 68.42 per cent were labourers and 31.58 per cent mistris. Average wage per day which was recorded Rs. 82.50 for mistris and Rs. 47.00 for labourers. Majority of them complained that the wages given to them are less than given in private sector.

During our survey 24 DWACUAs were recorded in Lucknow division, which were registered. Among them 9 were in cities and 15 were in towns. In Sitapur no DWACUA was reported. Most of the DWACUAs were in initial stage of formation, except in Nakhas zone 1, Indra Nagar zone 1, and Hardoi towns 5, DWACUAs were provided the funds. In DWACUA government gives a maximum of Rs.250,000.00 to a group of poor women who have a registered society for doing some gainful economic activity. This is a heavy amount in which Rs.125,000.00 is a loan only and the same amount is a subsidy. Here special care is required to check whether the group of women is genuine and the money is used for rightful purposes.

Thrift and Credit Programmes among women, which is proved to be quite successful as 88.24 per cent in cities and 100.00 per cent in towns, beneficiaries reported it is useful and it will continue. However, 58.82 per cent beneficiaries in cities and 26.92 per cent in towns reported that their societies did not receive the revolving fund as yet. As not much heavy amount is required, if revolving fund is properly given on time, it may boost the morale of the member beneficiaries.

National Slums Development Programme NSDP is one of the most important programme run from very beginning of UBSP and huge amount is spent on it. It is high time to take up other cities and towns also where slums/bastis exist in order to encourage a balanced development. For health camps only 23.31 per cent beneficiaries reported that it was at least once organised in their localities, but 76.69 per cent reported it was never organised. Health camps are most important for poor people as they have easy access instead of going to very crowded hospitals, need to be assured for regular arrangements. During survey 252 males and 127 females handicapped were recorded in different localities where NSDP was implemented, but only 1.85 per cent of males and 0.74 per cent females were provided the aids. Plantation was done only in 4 places of Lucknow division, which is negligible, even survival rate of plants was not satisfactory. Except in 2 localities of Lucknow metropolis, no where Indra Well Scheme was implemented. Mini Tube wells were also confined only in Lucknow metropolis and Raebareli city and no where it was provided. In Raebareli, Hardoi, Sitapur and Lakhimpur neither in cities nor in towns sewerage work was undertaken.

In Balika Samridhi Yojana BSY, mothers of second daughter are also entitled to be benefited by cash or Kisan Vikas Patra, but they are not yet benefited. Respondents i.e.,

mothers of first daughters reported that they are benefited quite late as it took more than one year after birth. There are also few cases where mothers have to oblige in cash to some touts for getting their money or Vikas Patra, which must be taken care in future.

As many as about 109 Balbari Shiksha Kendra were run during 1999-2000 in Lucknow division, where a good number of children (males 2101, females 2226) were educated. The percentage of attendance of Balbari Shiksha students was quite impressive, but in case of receiving the reading and writing material and Pushtahar, respondents expressed their dissatisfaction, which require attention.

GIRI INSTITUTE OF DEVELOPMENT STUDIES LUCKNOW

(A SUDA SPONSORED PROJECT)

EVALUATION OF SWARN JAYANTI SHAHRI ROZGAR YOJNA (SJSRY) & NATIONAL SLUMS
DEVELOPMENT PROGRAMME (NSDP) AND OTHER PROGRAMMES (1999-2000) IN LUCKNOW

DIVISION OF UTTAR PRADESH

(DISTRICT: LUCKNOW, RAEBARELI, UNNAO, HARDOI, SITAPUR AND LAKHIMPUR)

QUESTIONNAIRE:

Investigator's Name: _____ Survey

Date: _____ Time: _____

Signature: _____

Distt: _____

Town: _____

Slum/Basti: _____

NAME OF THE BENEFICIARY: _____

UNDER THE PROGRAMME BENEFITTED: _____

(See Page No.3)

LOCAL ADDRESS: _____

CASTE: _____

SC/ST/BACKWARD/FORWARD

Religion: _____

FAMILY DETAILS:

NAME	M/F	Married/ Un-married/ Divorce*	Age	Relation to Beneficiary	Qualification	Occupation	Income PM/Rs.	Migrated from Place/ Year**
1. Family Head:								
2.								
3.								
4.								
5.								
6.								
TOTAL								

M = Married, U = Unmarried, D = Divorce, **D = Within District, S = Within State, O = Outside of State.

Note: Questions on Page No. 1 to 3 and Page No.8 (Section F) are to be enquired from all the beneficiaries.

HOUSE DETAILS:

OWNED		CONSTRUCTED ON YOUR OWN LAND		RENTED		NO. OF ROOM/ HOUSE CONDITION			ELECTRI- FIED		LATRINE			
											WITHIN THE CAMPUS		IF YES,	
YES	NO	YES	NO	YES	NO	PUC CA	SEMI PUCCA	KATCHA	YES	NO	YES	NO	FLESH	DRY

BATHROOM WITHIN THE CAMPUS		DRINKING WATER						
		SOURCE WITHIN CAMPUS		IF OUTSIDE			IF THE NEAREST SOURCE IS OUT OF ORDER	
YES	NO	YES	NO	SOURCE: INDIAMARK II, OTHER H.P., PIPE, WELL ETC.		DISTANCE IN METER	YES SOURCE	NO

HOUSE CONNECTED WITH APPROACH ROAD							
KHARANJA		DAMAR		KATCHA		WITHOUT APPROACH	
Yes	No	Yes	No	Yes	No	Yes	No

STREET LIGHT		HOUSE FLOODED WITH			
Yes	No	RAIN WATER		DRAIN WATER	
		Yes	No	Yes	No

BENEFITTED UNDER THE FOLLOWING PROGRAMMES: (Mark ✓)

- A. Urban Self Employment Programme (USEP)
- B. Urban Self Employment Training Programme (USETP)
- C. Urban Wage Employment Programme (UWEP)
- D. Development of Women and Children in Urban Areas (DWACUA)
- E. Thrift and Credit Programme Among Women
- F. National Slums Development Programme (NSDP) and Assistance to Community Structure
- G. Balika Samridhi Programme
- H. Balbari Shiksha

WHO MOTIVATED YOU FIRST (Mark ✓) WHO HELPED YOU (MARK Y)					WHEN FINALISED DATE	PROCESSING TIME AFTER APPLYING (MONTH/ DAYS)
C.V.	DUDA OFFICIAL	BANK OFFICIAL	GOVT. INFOR- MATION	LOCAL PEOPLE		

A. URBAN SELF EMPLOYMENT PROGRAMME (USEP):

BANK LOAN				PURPOSE OF LOAN OCCUPATION			MONEY UTILIZED			LOAN PAYMENT	
LOAN APPLIED Rs. BANK	MARGIN MONEY DEPOSIT- ED Rs.	SANCTION- ED Rs.	ACTUALLY RECEIVED IN HAND Rs.	SHOP	WORKSHOP	OTHER	FULLY	PARTIALLY	NOT YET	MONTHLY INSTALME NT Rs.	TOTAL PAID SO FAR Rs.

LOAN PAYMENTS NOT PAID	PER MONTH INCOME FROM INVESTMENT Rs.	ARE YOU SATISFIED WITH LOAN AMOUNT				ARE YOU BENEFITTED IN YOUR BUSINESS?		
		Yes	No	NEED MORE		Yes	No	If Yes, Income Rs. P.M.
				Yes	No			

IF 15% SUBSIDY IS OK?		IF 12% INTEREST ON LOAN		
Yes	Need to be more	Is O.K. Yes	Should be less	Should be totally ignored

How much paid to receive loan Rs.	TO WHOM PAID?			
	DUDA Official	C.V.	Bank Official	Other Specify

B. URBAN SELF EMPLOYMENT TRAINING PROGRAMME (USETP):

Training was given in the followings:

1. Cloth Work (CHIKEN, EMBROIDARY, TAILORING, READYMADE, OTHER (SPECIFY)
2. Wood Work
3. Welding
4. Construction
5. Computer
6. Others (specify)

Trained No. of days	Average hours per day	Total kits Provided?		Are you satisfied with training		If no,				Did training help you to get employment?		Part time employed	Full time employed	Never employed
						Required Longer Training Duration		Required Effective Training Method						
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Income Rs.	P.M.	

C. URBAN WAGE EMPLOYMENT PROGRAMME (UWEP):2000-2001 (Rozgar Card)

ROZGAR CARD PROVIDED		Card Provided Date	No. of days employed by DUDA	Employee as Labour, Mistry, Other	Wage per day received Rs.	Actual Government Rate Per Day Rs.	No. of Days employed Privately	Wage Per Day Received Rs.
Yes	No							

WAGE AMOUNT IS				ARE YOU HAPPY WITH ROZGAR CARD?	
O.K.	LESS	LESS THAN PRIVATE		Yes	No
		Yes	No		

D. DEVELOPMENT OF WOMEN AND CHILDREN IN URBAN AREAS (DWAGUA):

Name of Society: _____

Sl No	Name of Members	If related mention Sr. No	SC/ST/OBC/Others	Age	Qualification	Married/Unmarried/Widow	If Married:		Husband's Income P.M. Rs.
							Husband's Education	Emp./ Unemployed/ Profession	
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									
9.									
10.									
11.									
12.									

Bank	Loan applied amount Rs.	Loan actually received Rs.	Loan Sanctioned Rs.	Date Received	MONEY INVESTED ENTERPRISE (SPECIFY)			Started Paying Back		Instalment P.M. Fixed Rs.
					BUSINESS			Yes	No	

Total Paid so- far Rs.	Is your Enterprise Benefiting?		IF NO, THEN MENTION REASON											
			Lack of Experience		Lack of Cooperation from						Amount		Are you happy with 50% subsidy?	
	Yes	No	Yes	No	Members		C.V.		DUDA Officials		Not Sufficient	Require More	Yes	No

How much paid to receive loan Rs.	TO WHOM PAID			Group saving account opened	
	DUDA Official	C.V.	Other Specify	Yes	No

PLANTATION		(INDRAWELL) REVIVAL OF OLD WELLS		MINI TUBE WELL		SEWER LINK	
Number Planted	No. of Plants Survived Today	Yes, Number	No ✓	Yes, Number	No ✓	If Yes, length in Metres	No ✓

G. BALIKA SAMRADHI YOJNA:

Sl. No.	NAME OF FEMALE CHILD & MOTHER'S NAME	Born on date	Either of one				Received in No. of months after birth	How much paid to receive money/patra (Rs.)	To Whom Paid		
			Rs. 500 received		Vikas Patra of Rs. 500 received				DUDA Official	Community organiser	If others specify
			Yes	No	Yes	No					
1.											
2.											

H. BALBARI SHIKSHA [See F.NSDP (F9 to F18)]**INVESTIGATOR'S SIGNATURE****Date:.....**

(Annexure to Annexure-I)

GIRI INSTITUTE OF DEVELOPMENT STUDIES, LUCKNOW**EVALUATION OF SJSRY/NSDP 1999-2000 FOR SUDA**

DISTRICT: _____ SLUM/LOCALITY: _____

SURVEYED DATE: _____

CONSTRUCTION SITE INSPECTED: KHARANJA NALI OR KHARANJA ROAD	SANCTIONED ON RECORDS 1999-2000	WORK COMPLETED	QUALITY OF WORK FOUND (Put ✓)
Measures Length in Meters:	Length Metres:	Month: Year:	Good
			Average
			Bad

KHARANJA NALI				KHARANJA ROAD		NO. OF HOUSES SERVED DIRECTLY	
USEFUL DURING (Put ✓)				USEFUL (Put ✓)		KHARA- NJA NALI	KHARAN- JA ROAD
RAINY SEASON		OTHER THAN RAINY SEASON					
Yes	No	Yes	No	Yes	No		

INVESTIGATOR

NAME _____

SIGNATURE _____

**PROGRAMMES SURVEYED
AND HOUSEHOLDS COVERED
IN VARIOUS DISTRICTS/
CITIES/TOWNS**

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 1	Narhi	1, 6-10	-	-	-	-	-	-	52
	Lalbagh	2	-	-	-	-	-	-	-
	Saudagar Mahal	3	-	-	-	-	-	-	-
	Lakdi Mahal	4	-	-	-	-	-	-	-
	Azad Mahal	5,13	-	-	-	-	-	-	-
	Sadar	11,12, 22-24	-	-	-	-	-	-	53
	Martin Ka Purwa	14	-	-	-	-	39	46, 48-50	-
	Udaiganj	15-19	-	-	-	-	-	-	-
	Husainganj	20	-	-	-	-	-	-	-
	Chitwapur	21	-	-	-	-	-	-	54
	Lal Kuan	-	25-29	-	-	-	-	-	-
	Phool Bagh	-	-	-	-	30-33	-	-	-
	Hata Rasool Khan	-	-	-	-	-	34	-	-
	Pipraghat	-	-	-	-	-	35	-	-
	Shiv Puram	-	-	-	-	-	36	-	-
	Bandariya Bagh	-	-	-	-	-	37	-	-
	Bhaisa Kund	-	-	-	-	-	38	-	-
	Mall Avenue	-	-	-	-	-	-	40	-
	Nai Basti	-	-	-	-	-	-	41-42	-
	Purana Baraf Khana	-	-	-	-	-	-	43-45, 47	-
	Kandhari Bazar	-	-	-	-	-	-	-	51

Note: General Information and General NSDP is collected, from all the Households surveyed under various programmes of SJSRY & NSDP

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
1.LUCKNOW LUCKNOW CITY ZONE 2	Aliganj	1-7, 9-16	-	-	-	-	41	-	-
	Kalyanpur	24-30, 08	-	-	-	-	40	-	-
	Vikas Nagar	17-23	-	-	-	-	-	-	-
	Faizullaganj	-	-	-	-	36,37	-	-	-
	Purania	-	-	-	-	-	38	55	56
	Aklapur	-	-	-	-	-	39	-	-
	Nandpur	-	-	-	-	-	-	42-44	-
	Sabauli	-	-	-	-	-	-	45-46	-
	Mehndi Tola	-	35	-	-	-	-	47-51	-
	Chaudhary Tola	-	31-34	-	-	-	-	52-53	-
	Banarsi Tola	-	-	-	-	-	-	54	57
	Jankipuram	-	-	-	-	-	-	-	-

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 3	Gouri	-	-	-	-	-	-	60, 61,63	-
	Alambagh	1	-	-	-	-	-	-	-
	Pooran Nagar	2	-	-	-	-	-	-	-
	Madhuban Nagar	3	-	-	-	-	-	-	-
	Prem Nagar	4	-	-	-	-	-	-	-
	Gouri Bazar	5	-	-	-	-	-	-	-
	Suraj Palli	6	-	-	-	-	-	-	-
	Sweeper Calony	7	-	-	-	-	-	-	-
	Visheshwar Nagar	8	-	-	-	-	50-51	-	66
	Shyam Nagar	9	-	-	-	-	-	-	-
	Nadar Ganj	10	-	-	-	-	-	-	-
	Vijay Nagar	11	-	-	-	-	-	-	-
	Azad Nagar	12	-	-	-	-	52	-	-
	Basant Khera	13	-	-	-	-	49	-	67
	Sardari Khera	14	-	-	-	-	-	-	-
	Adarsh Nagar	15	-	-	-	-	-	-	-
	Chillawan	16	-	-	-	44-47	-	-	-
	Kailashpuri	17,29-30	-	-	-	-	57	-	-
	Sneh Nagar	18-19	-	-	-	-	-	-	-
	Sai Nagar	20-22	-	-	-	-	-	-	-
	LDA	23-24	-	-	-	-	-	-	-
	Jairaj puri	25-26	-	-	-	-	-	-	-
	Chandan Nagar	27-28	-	-	-	-	-	-	-
	Damodar Nagar	-	-	-	-	-	48	-	-
	Geeta Palli	-	-	-	-	-	53-54	-	-
	Bargawan	-	-	-	-	-	55-56	-	-
	Hindu Khera	-	-	-	-	36-40	-	64	-
	Amausi	-	31-35	-	-	41-43	-	-	-
	Kanausi	-	-	-	-	-	-	58, 59,62	69
	Sarojini Nagar	-	-	-	-	-	-	65	-
	Baidev Khera	-	-	-	-	-	-	-	68
	Chunnu Khera	-	-	-	-	-	-	-	70

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 4	Rajajipuram	1-14	-	-	-	-	21	-	-
	Gulzari Nagar	-	-	-	-	-	20	-	-
	Alamnagar	-	-	-	-	-	22-23	-	-
	Naka	-	-	-	-	-	24	-	-
	Badshah khera	-	-	-	-	-	25-26	-	-
	Garhi Kanaura	-	15-19	-	-	-	-	27-31	-
	Bharatpuri	-	-	-	-	-	-	32,33, 35-37	43
	Alshbagh	-	-	-	-	-	-	34,38-41	-
	Moti Nagar	-	-	-	-	-	-	-	42
	Sudarshan Puri	-	-	-	-	-	-	-	44

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 5	Daliganj	1-14	-	-	-	43-46	47-50	-	70
	Khadra	15-21	-	-	-	31-42	51-53	60-62	-
	Faizullaganj	22,24	-	-	-	-	-	-	-
	Mahibullapur	23	-	-	-	-	-	-	-
	Triveni Nagar	25-27	-	-	-	-	54-57	63-67	-
	S.P. Road	28-29	-	-	-	-	-	-	-
	Madion	30	-	-	-	-	-	-	68
	Usmanpur	-	-	-	-	-	59	-	-
	Naubasta	-	-	-	-	-	-	-	69
	Paltan	-	-	-	-	-	58	-	-

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 6	Nakhas	1-3 13, 14-16	-	-	-	36-42	57	61, 66,67	71, 75
	Thakurganj	4,5, 7-9	27,28	-	-	-	48-50, 55,59,60	-	72
	Chaupatiya	6,17, 18,23	26	-	-	-	-	-	-
	Sahadatganj	10,11	-	-	-	34,35	43,53, 51,56,58	62-65	70, 74
	Chowk	12,19,20, 22	25	-	-	-	46	-	-
	Kashmiri Mohalla	21	-	-	-	-	44	68	73
	Balaganj	-	29-33	-	-	-	52,54	-	76
	Hussainabad	-	24	-	-	-	45,47	-	69

District/ city /town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UDWE	DWACUA	THREFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 7	Indra Nagar	19,20,28-33	34-38	-	44	-	58	74-78	79,84
	Gomti Nagar	23-25	39-43	-	-	52-54	64	72	80
	Chinhat	11	-	-	-	45-47	59	65-71	85
	Rahim Nagar	-	-	-	-	50,51,55	56	-	-
	Jai Prakash Nagar	-	-	-	-	-	-	-	81
	Umrao Ka Hata	16,17	-	-	-	-	-	-	82
	Mahanagar	7	-	-	-	-	57,60	-	83
	Bhikhampur	1,5	-	-	-	-	-	-	-
	Ismailganj	2	-	-	-	-	-	-	-
	Patel Nagar	3	-	-	-	-	-	-	-
	Kharagpur	4	-	-	-	-	-	-	-
	Nishatganj	6,27	-	-	-	-	-	-	-
	Akbar Nagar	8-10 21,22,26	-	-	-	-	61	-	-
	Matiyari	12-14	-	-	-	-	-	-	-
	Sanjay Gandhi Nagar	15	-	-	-	-	-	-	-
	Baba Ki Bagiya	18	-	-	-	-	-	-	-
	Gokhley Marg	-	-	-	-	-	-	73	-
	Hardasi Khera	-	-	-	-	-	62	-	-
	Bhenan Pura	-	-	-	-	-	63	-	-
	Indra Nagari	-	-	-	-	48,49	-	-	-

District /city /town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 8	Aminabad	1-11	26-30	-	-	31-33	-	-	-
	Ganeshganj	-	-	-	-	34-36	63	67,68	-
	Masakganj	12-14	-	-	-	-	-	-	-
	Molviganj	15-18	-	-	-	-	-	-	75
	Rakabganj	19-22	-	-	-	-	-	-	-
	Birhana	23-25	-	-	-	-	64	-	-
	Yahiyaganj	-	-	-	-	-	65	-	-
	Machhli Mohal	-	-	-	-	37-43	-	69-71	76
	Wazirganj	-	-	-	-	44-48	66	-	77
	Maqboolganj	-	-	-	-	49-62	-	72-74	78

District /city /town	Name of Locality	Programmes surveyed and household Schedule Number covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
1. LUCKNOW LUCKNOW CITY ZONE 9	Neelmatha Bazar	1-3,6-9	-	-	-	-	-	-	-
	Durgapuri	4	-	-	-	-	-	-	-
	Sakurpur	5	-	-	-	-	-	-	-
	Devikheda	-	-	-	-	-	-	26,27	-
	Bhagwant Nagar	-	-	-	-	-	-	28	-
	Barauli	-	-	-	-	18-21	-	29,31	-
	Kharika	-	-	-	-	14-17	-	30	-
	Sharda Nagar	-	-	-	-	-	-	-	32
	Rajeev Nagar	-	-	-	-	-	-	-	33
	Shubhash Nagar	-	-	-	-	-	25	-	-
	Nutkheda	-	-	-	-	10-13	-	-	-
	Ishwarpuri	-	-	-	-	22-24	-	-	-

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
LUCKNOW TOWNS	Pakaria Mohalla	-	1	-	-	-	-	-	-
Mahona	Kesarmau Khurd	-	2-5	-	-	-	-	-	-
Itaunja	Itaunja	-	6-10	-	-	-	-	-	-
Kakori	Bhatta Tola	-	11-12	-	-	-	-	-	-
	Katra Bazar	-	13	-	-	-	-	-	-
	Hata Hazra	-	14,16	-	-	-	-	-	-
	Kayasthan	-	15	-	-	-	-	-	-
Malihabad	Kewalhar	-	17-21	-	-	-	-	-	-
Gosainganj	Baliys Khera	-	22-26	-	-	-	-	-	-
Amethi	Munsi Ganj	-	27-31	-	-	-	-	-	-
Nagram	Kasai Tola	-	32,33, 36	-	-	-	-	-	-
	Bhatan Tola	-	34-35	-	-	-	-	-	-

District/ city/ town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
2.. RAEBARELY RAEBARELY CITY	GoraBazar	6		-	-	-	-	-	-
	Khatrna	-	30-33	-	36,37	74-77, 90,91	-	-	-
	Double Phatak	-	19-23	-	38,39	-	-	-	-
	Mahanandpur	-	9-11	-	-	-	-	-	-
	Balapur	-	12,24,25,26	-	-	64,65	-	-	-
	Satya Nagar	-	13,14	-	-	-	-	-	-
	Vikas Nagar	-	15-18	-	-	-	-	-	-
	Raipur	-	27	-	-	82-85	-	-	-
	Kaptanpurwa	-	-	34,35	-	54, 55	102	-	-
	Mohaddinpur	-	-	-	-	-	103	-	-
	Bairiya Ka Purwa	-	-	-	-	60-63	105	-	-
	Bairihar	-	-	-	-	-	106,110	-	-
	Dhaurahra	-	-	-	-	-	107	-	-
	Ahiyapur	-	-	-	-	66-69	108	-	-
	Basant Tola	-	-	-	-	-	109	-	-
	Kallu Ka purwa	-	-	-	-	78, 79	111	-	-
	Khaspari	-	28,29	-	-	-	112	-	-
	Kagiyana	-	-	-	-	-	113	-	-
	Barkhapur	-	-	-	-	42, 43	114	-	-
	Teliya Kot	-	-	-	-	-	115	-	-
	Jaitupur	-	-	-	-	40, 41 58 59,94,95	-	-	-
	Chaturbhujpur	-	-	-	-	44,45,52,53	-	-	-
	Khali Sahat	-	-	-	-	46-49	-	-	-
	Greepshah Ka Purwa	-	-	-	-	50,51	-	-	-
	South Jahanabad	-	-	-	-	56,57,98,99	-	-	-
	Berwaripur	-	-	-	-	70, 71	-	-	-
	Garardyan Ka Purwa	-	-	-	-	80, 81	-	-	-
	Krishna Nagar	-	-	-	-	86, 87	-	-	-
	Ghasiyari Mandi	-	-	-	-	88, 89	-	-	-
	Naditeer	-	-	-	-	92, 93	-	-	-
	Baherana	-	-	-	-	96, 97 101	-	-	-
	Ghosiana	1	-	-	-	72,73	104	-	-
	Indra Nagar	2-4	-	-	-	-	-	-	-
	Ratanpur	5,7,8	-	-	-	-	-	-	-

District /city /town	Name of Towns	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
2. RAEBARELY RAEBARELY TOWNS	Lalganj	1-7	8	-	-	-	-	-	-
	Maharajganj	1,2	3	-	-	-	-	-	-
	Bachhrawa	1-3	4,5	-	-	-	-	-	-
	Jayas	1-3	4,5	-	-	-	-	-	-
	Salon	1-7	-	-	-	-	-	-	-
	Unchahar	1-2	3-7	-	-	-	-	-	-
	Parsadeypur	1,2	-	-	-	-	-	3-9	-
	Dalmau	1-6	-	-	-	-	-	-	-

District / city/ town	Name of Locality	Programmes surveyed and household Schedule Number covered							
		USEP	USETP	UWEP	DWACJA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
3. UNNAO CITY	Krishna Nagar	1							
	Qila	2							
	Shahganj	3							
	A.B. Nagar	4	13-14		15-18	30-40		63	101
	Motinagar	5						78,79	105
	Shekwara	6							
	Jawahar Nagar	7							96
	Chaudharana	8							
	Mullantaraf	9							
	Gandhi Nagar	10							
	Abbas Nagar	11							
	Adarsh Nagar		12			41-45		58	94
	Sigrosi						50		
	Talib Sarai						51	69	87
	Kewta Talab						52	72	
	Hiran Nagar						53		
	P.N. Khera						54		108
	P.Khera						55	76,77	
	Lochanhar					26-29	56	73	106
	Pooran Nagar						57		114
	K.D. Kheda					19-21			
	Rajapur					22-25			
	R.B.Kheda					46-49			112
	Satto Talab							59,60	100
	Darbari Kheda							61,74,75	98
	Narendra Nagar							62	102
	Kaiser Ganj							64	
	Ram Nagar							65	88
	Dariyayi Tola							66	92
	Girja Bagh							67	90
	Bhuri Devi							68	

	Murli Nagar							70	91
	Poorab Kheda							71	111
	Kalyani Devi							80	109
	J. Ganj							81	
	P. Kheda								82
	Pheli Kheda								83
	Kasim Nagar								84
	Pariyan Tola								85
	Ibrahim Bagh								86
	Kanjil								89
	Shekhpur								93
	Patthar Colony								95
	Gagan Kheda								97
	Akrampur								99
	Jardhush								103
	Julakhan Kheda								104
	Gangu Kheda								107
	Gadarian Tola								110
	Manhari Bagh								113

District /city /town	Name of Towns	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
3. UNNAO UNNAO TOWNS	Gangaghat	1-7	-	-	-	-	-	-	-
	Bangarmau	1-7	-	-	-	-	-	8-12	-
	Ganj Moradabad	1-8	9-11	-	-	-	-	-	-
	Kursath	-	-	-	-	-	-	1-6	-
	Shafipur	1,2	-	3-6	-	7-9	10	11-16	-
	Ugu	1-7	-	8	-	-	-	-	-
	Auras	-	-	-	-	-	1	2-5	-
	Hyderabad	1-4	-	5-8	-	-	-	9-14	-
	Rasoolabad	-	1-3	-	-	-	-	-	-
	Mohan	1-5	-	-	-	-	6,7	-	-
	Neotini	1-5	-	-	-	-	6-8	9-12	-
	Purva	1-6	-	-	-	-	7-10	-	-
	Nawabganj	1-5	-	-	-	-	-	-	-
	Bhagwant Nagar	1-4	5-7	-	-	-	-	-	-
	Maurawan	1-3	-	-	-	-	-	-	-
	Fatehpur-Chrsi *								
	Bighapur*								

* Survey couldn't be conducted as the basic information regarding beneficiaries under various programmes couldn't be supplied by DUDA.

[illegible]

District /city /town	Name of Towns	Programmes surveyed and household Schedule Number covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBAR SEE NSDP
4. HARDOI HARDOI TOWNS	Beniganj	1-5	-	-	-	-	-	-	-
	Mallawan	1-5	-	-	-	-	-	-	-
	Madhoganj	1-4	-	-	-	-	-	-	-
	Kursath	1-3	-	-	-	-	-	-	-
	Pihani	1-5	-	6-15	-	-	16,17	18-27	-
	Kachauna	-	-	-	-	-	-	-	-
	Gopamau	-	-	-	-	-	-	-	-
	Bilgram	-	-	-	-	-	-	-	-
	Sandilla	1-10	11-24	-	25-29	-	-	30-39	40
	Shahabad	-	1-5	-	-	-	-	-	6
	Sandi	1-3	-	-	-	-	-	-	-
	Pali	1-10	-	-	-	-	-	-	-

District /city /town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THREFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
5. SITAPUR SITAPUR CITY	Jogi Tola	1	-	-	-	-	-	-	-
	Balda colony	2	-	-	-	-	-	-	-
	Shekh Sarain	3,8	-	-	-	73	85	-	-
	Fahan Sarain	4	-	-	-	-	-	-	-
	Afsar Colony	5	-	-	-	-	-	-	-
	Alam Nagar	6,20,29,32,35	-	-	-	69,70,72	-	-	88,91
	Sudama Puri	7	-	-	-	-	-	-	-
	Avas Vikas	9,26,36,37	53	-	-	68,80	-	-	-
	Gadiyana	10,30,31	-	-	-	-	-	-	-
	Roti Godam	11	60	-	-	-	-	-	-
	Hempurwa	12,15	-	-	-	-	-	-	96,98
	Shastri Nagar	13	-	-	-	-	-	-	-
	Civil Line	14,27,39,45	-	-	-	-	-	-	-
	Arya Nagar	16,21,43	-	-	-	-	-	-	-
	Tansenganj	17,19	-	-	-	71	-	-	92
	Nai Basti	18	-	-	-	67	-	-	-
	Johar Bag	22	-	-	-	-	-	-	-
	Goushalapur	23	-	-	-	-	-	-	-
	Husainganj	24	54,55	-	-	-	84	-	-
	V. Laxmi Nagar	25	-	-	-	76	-	-	-
	Kajiyana	28	-	-	-	-	-	-	-
	Gurudwara Road	33	-	-	-	-	-	-	-
	Lal Kurti	34	-	-	-	-	-	-	-
	Town Hall	38,42	-	-	-	-	-	-	-
	Eye Hospital	40	-	-	-	-	-	-	-
	Lahar Bagh	41	-	-	-	-	-	-	-
	Vijay Laxmi	44	-	-	-	-	-	-	-
	Ismailpur	46	-	-	-	-	-	-	93
	Chaudhari Tola	-	-	-	-	-	81	-	97
	Sadar Bazar	-	47-52	-	-	78,79	82	-	87
	Jogi Tola	-	-	-	-	-	83	-	-
	Sadar	-	-	-	-	-	86	-	-
	Mirdhahi Tola	-	56,58,59,61,62	-	-	-	-	-	-
	Chaube Tola	-	57,63,64,66	-	-	-	-	-	90
	Bizwar	-	65	-	-	-	-	-	-
	Durgapurwa	-	-	-	-	74,75	-	-	89,99
	Begambagh	-	-	-	-	77	-	-	94
	Munshiganj	-	-	-	-	-	-	-	95
	Chitra Takies	-	-	-	-	-	-	-	100
	Batsganj	-	-	-	-	-	-	-	101

District /city /town	Name of Towns	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
6. SITAPUR SITAPUR TOWNS	Sidhauli	1-10	-	-	-	-	-	11-14	-
	Biswan	1	-	-	-	-	-	2-12	-
	Tambaur	1-10	-	-	-	-	-	-	-
	Hargaon	1-9	-	-	-	-	-	10-20	-
	Mishrikh	1-7	-	-	-	-	-	-	-
	Laharpur	1-4	-	-	-	-	-	5-14	-
	Paiteypur	1-5	-	-	-	-	-	-	-
	Mahmoodabad	1-3	-	-	-	-	-	-	-
	Maholi	1-5	-	-	-	-	-	-	-
	Khairabad	1-10	-	-	-	-	-	-	-

District /city /town	Name of Locality	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
6. LAKHIMPUR LAKHIMPUR CITY	Mishrana	1	-	-	-	-	-	46	-
	Maharaj Nagar	2,3	-	-	-	-	-	-	-
	Barkherwa	4	-	-	-	-	25	32,33 42-44	52
	Khaprail	5	-	-	-	-	-	-	-
	Edgah	6	-	-	-	-	-	-	-
	Durbal ashram	7	-	-	-	-	26	36,37	50
	Krishna nagar	8,9	-	-	-	-	-	-	-
	Shastri Nagar	10	-	-	-	23,24	-	-	-
	Mandir Mohalla	11	-	-	-	-	-	-	-
	Hathipur (N)	12	-	-	-	-	-	35	48
	Rajgarh	-	-	-	-	-	-	31	-
	Bhumipurwa Hata	-	-	-	-	-	-	34,41	49
	Naurangabad	-	-	-	-	21,22	27	38	-
	Shivpuri	-	-	-	-	-	-	39	55
	Arjunpurva	-	-	-	-	-	-	40	-
	Gotaiya Bagh	-	-	-	-	-	-	45	-
	Gangotri Devi Nagar	-	-	-	-	-	-	47	-
	Makrajganj	-	-	-	-	-	-	-	51
	Shyam Nagar	-	-	-	-	-	-	-	53
	Sikatiha	-	-	-	15,16	-	-	-	54
	Sankata Devi	-	-	-	-	-	28	-	-
	Hidayat Nagar	-	-	-	17-20	-	29,30	-	-
	Chowk	-	-	-	13,14	-	-	-	-

District /city /town	Name of Towns	Programmes surveyed and household Schedule Numbers covered							
		USEP	USETP	UWEP	DWACUA	THRIFT & CREDIT	NSDP	BSY	BALBARI SEE NSDP
6. LAKHIMPUR LAKHIMPUR TOWNS	Mohammadi	1-5	-	-	6-14	-	15-19	20-25	
	Oel	1,2	-	-		-	-	3,4	5
	Palia Kalan		-	-		-	1,2	3-8	9-11
	Singahl		-	-		-	1-3		4,5
	Mailani	1-4	-	-	5,6	-	7		
	Barbar	1-4	-	-	5-7	-	8-10	11-16	17-20
	Kheri Town	1,2	-	-	3-5	6-19	20-22		
	Dhaurahara	1,2	-	-	3-5	6,7	8-10	11-14	15-18
	Gola Gokaran Nath	1-4	-	-	5-10	-	11-17	18-26	

APPENDIX - III

TABULATION CODE PLAN

GENERAL INFORMATION

Location/ Dist/City/ Zone/ Town/ H.H.No.	Living in Slums	POPULATION BY RELIGION					POPULATION BY CASTE				TOTAL POPULATION	
		HINDU	MUSLIM	SIKH	CHRI- STIAN	OTHERS	S.C.	S.T.	O.B.C.	FOR- WARD	M.	F.
1	2	3	4	5	6	7	8	9	10	11	12	13

MARITAL STATUS						POPULATION BY AGE GROUP		ILLITERATE	
MARRIED		UNMARRIED		DIVORCED/WIDOW		0 — 2		M	F
M	F	M	F	M	F	M	F		
14	15	16	17	18	19	20	21	21A	21B

POPULATION BY AGE GROUPS									
3 - 6		7 - 10		11 - 14		15 - 18		19 - 25	
M	F	M	F	M	F	M	F	M	F
22	23	24	25	26	27	28	29	30	31

POPULATION BY AGE GROUPS									
26 - 30		31 - 35		36 - 59		60 - 65		66 - 70	
M	F	M	F	M	F	M	F	M	F
32	33	34	35	36	37	38	39	40	41

CLASSES PASSED									
71 - 80		81 +		CLASS I		CLASS II		CLASS III	
M	F	M	F	M	F	M	F	M	F
42	43	44	44-A	45	46	47	48	49	50

C LASSES PASSED									
CLASS IV		CLASS V		CLASS VI		CLASS VII		CLASS VIII	
M	F	M	F	M	F	M	F	M	F
51	52	53	54	55	56	57	58	59	60

CLASSES PASSED									
CLASS IX		CLASS X		CLASS XI		CLASS XII		B.A./BSc.	
M	F	M	F	M	F	M	F	M	F
61	62	63	64	65	66	67	68	69	70

PASSED	TECHNICAL						DEPENDENT				
M.A./MSc.	DIPLOMA		DEGREE			STUDENT		OLD-AGE		CHILDREN < 15 YEARS	
M	F	M	F	M	F	M	F	M	F	M	F
71	72	73	74	75	76	77	78	79	80	80A	80B

DEPENDENT		PEOPLE ENGAGED AS							
UNEMPLOYED		LABOURER		ARTISON		BUSINESS		GOVT. JOB	
M	F	M	F	M	F	M	F	M	F
81	82	83	84	85	86	87	88	89	90

PEOPLE ENGAGED AS		MIGRATED FROM							
PRIVATE JOB		INCOME Rs. P.M..		WITHIN DISTT.		WITHIN STATE		OUTSIDE STATE	
M	F	M	F	M	F	M	F	M	F
91	92	93	94	95	96	97	98	99	100

HOUSE OWNED	CONST-RUCTED ON OWN LAND	RENTED	HOUSE			No. OF ROOMS	HOUSE ELECTRI-FIED	LATRINE		
			PUCCA	PUCCA SEMI	KATCHA			IN CAMPUS	FLUSH	DRY
101	102	103	104	105	106	107	108	109	110	111

BATH ROOM IN CAMPUS	DRINKING WATER							
	WITHIN CAMPUS	OUTSIDE CAMPUS						
		MARK II	OTHER HAND PUMP	PIPE	WELL	RIVER WATER	NEAREST SOURCE OUT OF ORDER	DISTANCE IN METER OUTSIDE SOURCE
112	113	114	115	116	117	118	119	119A

HOUSE CONNECTED WITH APPROACH ROAD				STREET LIGHT	HOUSE FLOODED WITH		MOTIVATED BY		
KHARA-NJA	DAMAR	KACHA	NO ROAD		RAIN FLOOD	DRAIN FLOOD	C.V.	DUDA OFFICIAL	BANK OFFICIAL
120	121	122	123	124	125	126	127	128	129

MOTIVATED BY		GOT HELP FROM					PROCESSING TIME TAKEN	
GOVT. INFOR. M.	LOCAL PEOPLE	C.V.	DUDA OFFICIAL	BANK OFFICIAL	GOVT. INFORM.	LOCAL PEOPLE	MONTHS	DAYS
130	131	132	133	134	135	136	137	138

A. URBAN SELF EMPLOYMENT PROGRAMME (USEP)

LOAN SANCTIONED		ACTUAL MONEY SANCTIONED Rs	ACTUAL MONEY RECEIVED IN HAND Rs	PURPOSE OF LOAN				MONEY UTILIZED		
LESS THAN APPLIED	WHICH APPLIED			BUSINESS	WORK-SHOP	SERVICES	OTHERS	FULLY	PARTLY	NOT YET
A-1	A-2	A-3	A-4	A-5	A-6	A-7	A-8	A-9	A-10	A-11

LOAN PAYMENT MADE					PER MONTH INCOME (PROFIT) Rs	SATISFIED WITH LOAN AMOUNT YES	NEED MORE	YES BENEFITTED IN BUSINESS
INSTALLMENTS P.M. Rs.	TOTAL PAID Rs	FULLY PAID	PARTLY PAID	NOT YET PAID				
A-12	A-13	A-14	A-15	A-16	A-17	A-18	A-19	A-20

IF 15% SUBSIDY IS OK?		IF 12% INTEREST ON LOAN			HOW MUCH PAID TO RECEIVE LOAN Rs.	TO WHOM PAID?			
YES	NEED MORE	IS OK	SHOULD BE LESS	SHOULD BE IGNORED		DUDA OFFICIAL	C.V.	BANK OFFICIAL	OTHER
A-21	A-22	A-23	A-24	A-25	A-26	A-27	A-28	A-29	A-30

B - URBAN SELF EMPLOYMENT TRAINING PROGRAMME (UPSETP)

TRAINING WAS GIVEN IN THE FOLLOWING TRADE:										
CHIKEN	EMBROIDERY	TAILORING	READY MADE	OTHER	WOOD WORK	WELDING	CONSTRUCTION	COMPUTER	ELECTRONIC	OTHERS
B-1	B-2	B-3	B-4	B-5	B-6	B-7	B-8	B-9	B-10	B-11

TRAINEE NO OF DAYS	AVERAGE HOURS PER DAY TRAINING	KITS PROVIDED YES	SATISFIED WITH TRAINING YES	REQUIRED:		TRAINING HELPED IN GETTING EMPLOYMENT	INCOME P.M. Rs. IF EMPLOYED	
				LONGER TRAINING DURATION	EFFECTIVE TRAINING METHODS		PART TIME	FULL TIME
B-12	B-13	B-14	B-15	B-16	B-17	B-18	B-19	B-20

NEVER EMPLOYED	STIPEND PM PAID?		
	FULL Rs. 300	LESS THAN Rs.300	NO MONEY WAS PAID
B-21	B-22	B-23	B-24

C – URBAN WAGE EMPLOYMENT PROGRAMME (UWEP) 2000-1

ROZGAR CARD GIVEN? YES	NO. OF DAYS EMPLOYED	EMPLOYED AS			WAGE PER DAY RECEIVED Rs.	WAGE RECEIVED LESS THAN GOVT. RATE	NO. OF DAYS EMPLOYED PRIVATELY	WAGE PER DAY RECEIVED Rs.
		LABOUR	MISTRI	OTHER				
C-1	C-2	C-3	C-4	C-5	C-6	C-7	C-8	C-9

WAGE AMOUNT IS				ARE YOU HAPPY WITH ROZGAR CARD?		WORKER IS	
O.K.	LESS	LESS THAN PRIVATE		YES	NO	MALE	FEMALE
YES	NO	YES	NO	YES	NO	MALE	FEMALE
C-10	C-11	C-12	C-13	C-14	C-15	C-16	C-17

D – DEVELOPMENT OF WOMEN AND CHILDREN IN URBAN AREAS (DWACUA)

NO. OF MEMBERS	NO. OF MEMBERS RELATED	NO. OF MEMBERS BELONG TO				AGE OF NO. OF MEMBERS					
		S.C.	S.T.	OBC	OTHERS	<20	21 – 30	31 – 40	41– 50	51– 60	61 +
D-1	D-2	D-3	D-4	D-5	D-6	D-7	D-8	D-9	D-10	D-11	D-12

NO. OF MEMBERS QUALIFIED						
ILLITERATE	LITERATE	PRIMARY	MIDDLE	H.S.	INTER	GRADUATE +
D-13	D-14	D-15	D-16	D-17	D-18	D-19

NO. OF PERSONS WITH MARITAL STATUS			NO. OF HUSBAND QUALIFIED						
MARRIED	UN-MARRIED	WIDOW	ILLITERATE	LITERATE	PRIMARY	MIDDLE	H.S.	INTER	GRADUATE +
D-20	D-21	D-22	D-23	D-24	D-25	D-26	D-27	D-28	D-29

NO. OF HUSBANDS		HUSBAND'S INCOME P.M. Rs.	LOAN APPLIED Rs.	LOAN SANCTIONED Rs.	LOAN ACTUALLY RECEIVED Rs.	LOAN INVESTED IN			
EMPLOYED	UN- EMPLOYED					BUSINESS	SERVICES	WORK- SHOP	OTHER
D-30	D-31	D-32	D-33	D-34	D-35	D-36	D-37	D-38	D-39

STAR-TED PAYING BACK? YES	INSTAL- MENT FIXED P.M. Rs.	TOTAL PAID SO- FAR Rs.	IS YOUR ENTERPRISE BENEFITTING?		IF NO, THEN MENTION REASON							
			YES	NO	LACK OF EXPERIENCE		LACK OF COOPERATION FROM					
					YES	NO	MEMBERS		C.V.		DUDA OFFICIAL	
							YES	NO	YES	NO	YES	NO
D-40	D-41	D-42	D-43	D-44	D-45	D-46	D-47	D-48	D-49	D-50	D-51	D-52

AMOUNT		ARE YOU HAPPY WITH 50% SUBSIDY?		HOW MUCH PAID TO RECEIVE LOAN Rs.	TO WHOM PAID?			
NOT SUFFICIENT	REQUIRE MORE	YES	NO		DUDA OFFICIAL	C.V.	BANK OFFICIAL	OTHER
D-53	D-54	D-55	D-56	D-57	D-58	D-59	D-60	D-61

E - THRIFT AND CREDIT SOCIETY

NO. OF MEMBERS	NO. OF MEMBERS RELATED	NO. OF MEMBERS BELONG TO				AGE OF NO. OF MEMBERS					
		S.C.	S.T.	OBC	OTHERS	< 20	21 - 30	31 - 40	41 - 50	51 - 60	61 +
E-1	E-2	E-3	E-4	E-5	E-6	E-7	E-8	E-9	E-10	E-11	E-12

NO. OF MEMBERS QUALIFIED						
ILLITERATE	LITERATE	PRIMARY	MIDDLE	H.S.	INTER	GRADUATE
E-13	E-14	E-15	E-16	E-17	E-18	E-19

NO. OF PERSONS WITH MARITAL STATUS			NO. OF HUSBANDS QUALIFIED						
MARRIED	UN- MARRIED	WIDOW	ILLITERATE	LITERATE	PRIMARY	MIDDLE	H.S.	INTER	GRADUATE +
E-20	E-21	E-22	E-23	E-24	E-25	E-26	E-27	E-28	E-29

NO. OF HUSBANDS		HUSBAND'S INCOME P.M. Rs.	BANK AC OPENED	REVOLVING FUND RECEIVED?	REVOLVING FUND RECEIVED BUT LATE (MONTHS)	HOW MUCH PAID TO RECEIVE REVOLVING FUND Rs.	TO WHOM PAID?		
EMPLOYED	UN-EMPLOYED		YES				DUDA OFFICIAL	C.V.	BANK OFFICIAL
E-30	E-31	E-32	E-33	E-34	E-35	E-36	E-37	E-38	E-39

OTHERS	MEMBERS				MEMBERS DEPOSITING			FEW MEMBERS GET MONEY & REST DONT GET?	
	COOPERATE	DONT COOPERATE	NOT INTERESTED		NOT REGULARLY		ALL DEPOSITING REGULARLY	YES	NO ALL GET
			MAJORITY	FEW	MAJORITY	FEW			
E-40	E-41	E-42	E-43	E-44	E-45	E-46	E-47	E-48	E-49

MEMBERS ON TIME			MEMBER WITHDRAW BUT NEVER RETURN			THRIFT & CREDIT			
NOT RETURNING MONEY		ALL RETURNING	MAJORITY	FEW	ALL RETURN	IS USEFUL		WILL IT CONTINUE?	
MAJORITY	FEW					YES	NO	YES	NO
E-50	E-51					E-52	E-53	E-54	E-55

F – NATIONAL SLUMS DEVELOPMENT PROGRAMME (NSDP) & ASSISTANCE TO COMMUNITY STRUCTURE

METRE LENGTH OF CONSTRUCTION 1999-2000 KHARANJA		INSTALLED/CONSTRUCTED BEFORE 1999 AND CURRENT 1999-2000						BALBARI CLASSES HELD		
		NO. OF INDIA MARK 2		NO. OF SULABH SAUCHALAYA		NO. OF SAMUDAIK KENDRA		REGULAR	OCCASIONAL	NEVER
		BEFORE	CURRENT	BEFORE	CURRENT	BEFORE	CURRENT			
ROAD	NALI	F-3	F-4	F-5	F-6	F-7	F-8	F-9	F-10	F-11
F-1	F-2									

IF YES, NO. OF STUDENTS ENROLLED		NO. OF STUDENTS ATTENDING		GETTING PUSHTAHAR?			HOW MANY TIMES HEALTH CAMPS ORG. IN A YEAR?	
BOYS	GIRLS	BOYS	GIRLS	REGULAR	OCCASIONAL	NEVER	NUMBER	NEVER
F-12	F-13	F-14	F-15	F-16	F-17	F-18	F-19	F-20

NO. OF HANDICAPPED IN BASTI		PERSONS RECEIVED AID			HOW MANY TIMES CAMPS ORG. IN YEAR?			PLANTATION	
		MALE	FEMALE	NO ONE	TRAINING FOR HEALTH & SANIT.	EDUCATION FOR IDEAL FAMILY	REPROD. CHILD HEALTH CARE	NUMBER PLANTED	NO. OF PLANTS SURVIVED
MALE	FEMALE								
F-21	F-22	F-23	F-24	F-25	F-26	F-27	F-28	F-29	F-30

(INDRAWELL) REVIVAL OF OLD WELL		MINI TUBEWELL		SEWER LINK	
NUMBER	NO ONE	NUMBER	NO ONE	LENGTH IN METRES	NO
F-31	F-32	F-33	F-34	F-35	F-36

G. BALIKA SAMRADHI YOJNA (BSY)

NO. OF FEMALE CHILDREN BENEFITTED		EITHER OF ONE RECEIVED				RECEIVED AFTER BIRTH (NO. OF MONTHS)	HOW MUCH PAID TO RECEIVE MONEY/ PATRA?	TO WHOM PAID?		
		Rs.500/-		VIKAS PATRA Rs. 500				DUDA OFFICIAL	C.V.	OTHER
ONE	TWO	ONE	TWO	ONE	TWO					
G-1	G-2	G-3	G-4	G-5	G-6	G-7	G-8	G-9	G-10	G-11

H. BALBARI SHIKSHA

SEE F. NSDP (F9 to F18)

APPENDIX - IV

ADDITION OF URBAN DATA OF LUCKNOW DIVISION SURVEYED UNDER VARIOUS PROGRAMMES OF SWARN JAYANTI SHAHRI ROZGAR YOJNA (SJSRY) AND NATIONAL SLUMS DEVELOPMENT PROGRAMME AND OTHER PROGRAMMES (1999-2000)

DIST/URBAN	ZONE	Total H.H.	2	3	4	5	6	7	8	9	10	11	12	13	14	15
7 Lucknow Towns		36	0	147	48	0	0	0	34	0	80	81	105	90	37	37
	Zone 1 Lalbagh	54	0	193	50	0	7	0	42	0	161	47	125	125	71	51
	Zone 2 Aliganj	57	0	173	116	0	0	0	36	0	171	82	140	149	65	57
	Zone 3 Alambagh	70	0	345	26	0	0	0	95	0	159	117	180	191	92	92
	Zone 4 Rajajipuram	44	0	152	46	0	0	0	12	0	45	141	90	108	47	48
	Zone 5 Daliganj	70	0	319	52	5	0	0	21	0	247	108	206	170	88	89
	Zone 6 Nakhas	76	0	156	171	6	0	0	6	0	82	245	183	150	76	75
	Zone 7 Indranagar	85	0	284	138	0	0	0	38	0	221	163	202	220	92	88
	Zone 8 Aminabad	78	0	239	155	0	0	0	45	0	271	78	187	207	75	75
	ZONE 9 Neelmatha	33	0	142	30	0	0	0	71	0	54	47	71	101	40	40
Lucknow City Total		567	0	2003	784	11	7	0	366	0	1411	1028	1384	1421	646	615
Total		603	0	2150	832	11	7	0	400	0	1491	1109	1489	1511	683	652
8 Raebareli Towns		50	0	142	135	0	0	6	23	0	150	110	149	134	55	55
Raebareli City		115	0	470	171	0	0	0	181	0	313	147	352	289	131	122
Total		165	0	612	306	0	0	6	204	0	463	257	501	423	186	177
15 Unnao Towns		126	0	429	134	0	0	0	101	0	245	217	268	295	146	144
Unnao City		114	0	371	201	5	0	0	70	0	312	195	286	291	117	117
Total		240	0	800	335	5	0	0	171	0	557	412	554	586	263	261
12 Hardoi Towns		103	0	473	93	0	0	0	86	0	179	301	274	292	144	144
Hardoi City		75	0	364	50	0	0	0	19	0	174	221	213	201	111	112
Total		178	0	837	143	0	0	0	105	0	353	522	487	493	255	256
10 Sitapur Towns		100	0	213	291	0	0	0	22	4	279	199	245	259	108	108
Sitapur City		101	0	418	140	0	0	0	90	0	270	198	284	274	111	111
Total		201	0	631	431	0	0	0	112	4	549	397	529	533	219	219
9 Lakhimpur Towns		139	0	362	320	0	0	0	92	0	418	172	321	361	148	148
Lakhimpur City		55	0	208	49	0	0	0	76	0	129	52	120	137	56	56
Total		194	0	570	369	0	0	0	168	0	547	224	441	498	204	204
Total 61 Towns		555	0	1766	1031	0	0	6	358	4	1351	1090	1367	1436	639	637
Total 6 Cities		1026	0	3834	1385	16	7	0	802	0	2609	1831	2634	2608	1171	1132
Grand Total		1581	0	5600	2416	16	7	6	1160	4	3960	2921	4001	4044	1810	1769

Contd.....

DIST/URBAN	ZONE	Total H.H.	16	17	18	19	20	21	21A	21B	22	23	24	25	26	27
7 Lucknow Towns Total		36	68	50	0	3	1	2	33	33	7	12	17	5	14	2
Lucknow City	Zone 1 Lalbagh	54	54	65	0	9	3	5	38	64	6	28	4	8	8	3
	Zone 2 Aliganj	57	74	86	1	6	1	8	23	44	12	20	16	14	10	12
	Zone 3 Alambagh	70	85	95	3	4	9	9	25	52	14	31	14	22	12	13
	Zone 4 Rajajipuram	44	43	57	0	3	6	11	17	55	7	33	9	3	3	4
	Zone 5 Daliganj	70	115	79	3	2	5	8	42	56	15	22	12	14	22	10
	Zone 6 Nakhas	76	99	69	8	6	2	1	53	58	16	17	13	16	6	10
	Zone 7 Indranagar	85	105	126	2	9	5	9	57	91	18	45	25	14	17	13
	Zone 8 Aminabad	78	101	124	9	10	3	6	24	37	13	24	16	15	15	20
	ZONE 9 Neelmatha	33	30	55	1	6	3	10	9	36	4	16	5	8	6	10
Lucknow City Total		567	706	756	27	55	37	67	288	493	105	234	114	114	99	95
Total		603	774	806	27	58	38	69	321	526	112	246	131	119	113	97
8 Raebarell Towns		50	91	69	3	10	6	4	45	54	13	20	12	16	20	10
Raebarell City		115	224	157	3	4	14	8	139	120	47	24	51	45	44	21
Total		165	315	226	6	14	20	12	184	174	60	44	63	61	64	31
15 Unnao Towns		126	114	149	5	5	7	36	81	183	22	53	20	21	25	13
Unnao City		114	168	171	1	3	15	28	33	110	43	50	48	41	36	25
Total		240	282	320	6	8	22	64	114	293	65	103	68	62	61	38
12 Hardoi Towns		103	121	142	8	7	8	11	74	132	15	32	11	19	15	21
Hardoi City		75	92	90	8	1	4	17	48	97	8	28	17	8	18	11
Total		178	213	232	16	8	12	28	122	229	23	60	28	27	33	32
10 Sitapur Towns		100	134	148	3	3	8	28	46	113	28	52	31	31	17	16
Sitapur City		101	171	153	1	11	4	12	28	60	27	25	26	28	31	35
Total		201	305	301	4	14	12	40	74	173	55	77	57	59	48	51
9 Lakhimpur Towns		139	164	208	7	7	9	46	84	170	40	66	41	38	15	18
Lakhimpur City		55	62	78	0	5	8	20	47	69	26	33	10	11	8	5
Total		194	226	286	7	12	17	66	131	239	66	99	51	49	23	23
Total 61 Towns		555	696	769	28	36	39	127	363	685	126	236	133	130	107	81
Total 6 Cities		1026	1419	1402	40	78	82	152	583	949	255	393	285	247	235	191
Grand Total		1581	2115	2171	66	114	121	279	946	1634	381	629	398	377	342	272

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DIST/URBAN	ZONE	Total H.H.	28	29	30	31	32	33	34	35	36	37	38	39	40	41
7 Lucknow Towns		36	10	11	17	23	8	10	7	8	18	14	5	3	0	0
Lucknow City	Zone 1 Lalbagh	54	12	12	19	21	14	9	15	16	39	13	0	10	0	1
	Zone 2 Aliganj	57	10	18	24	21	17	13	17	10	30	23	5	3	2	1
	Zone 3 Alambagh	70	13	12	23	20	33	33	21	17	35	29	5	6	1	0
	Zone 4 Rajajipuram	44	6	1	12	17	19	18	10	5	18	15	1	0	0	0
	Zone 5 Daliganj	70	31	10	21	37	25	18	18	23	41	22	6	6	3	0
	Zone 6 Nakhas	76	17	10	34	27	25	15	16	15	35	26	10	9	9	4
	Zone 7 Indranagar	85	17	17	27	31	25	28	22	16	41	29	5	5	3	1
	Zone 8 Aminabad	78	24	24	27	30	21	25	17	15	42	37	9	4	0	1
	ZONE 9 Neelmatha	33	9	6	8	15	8	9	7	11	19	14	1	4	0	0
Lucknow City Total		567	139	110	195	219	187	168	143	128	300	208	42	47	18	8
Total		603	149	121	212	242	195	178	150	136	318	222	47	50	18	8
8 Raebareli Towns		50	21	11	17	23	18	12	11	10	23	18	7	6	0	0
Raebareli City		115	35	32	42	42	24	29	30	34	72	41	4	2	1	1
Total		165	56	43	59	65	42	41	41	44	95	59	11	8	1	1
15 Unnao Towns		126	14	15	40	53	47	29	22	12	60	50	11	7	1	2
Unnao City		114	17	9	11	35	31	51	44	23	37	18	1	0	0	0
Total		240	31	24	51	88	78	80	66	35	97	68	12	7	1	2
12 Hardoi Towns		103	19	21	42	55	40	29	21	22	87	76	10	5	2	1
Hardoi City		75	17	13	25	27	25	29	28	14	48	40	14	9	6	2
Total		178	36	34	67	82	65	58	49	36	135	116	24	14	8	3
10 Sitapur Towns		100	18	13	33	28	39	40	26	14	40	34	2	3	3	0
Sitapur City		101	35	34	42	35	22	28	21	24	60	49	4	6	3	1
Total		201	53	47	75	63	61	68	47	38	100	83	6	9	6	1
9 Lakhimpur Towns		139	31	29	29	37	55	57	41	25	52	42	5	4	0	2
Lakhimpur City		55	6	4	3	13	24	22	13	13	17	14	1	2	0	0
Total		194	37	33	32	50	79	79	54	38	69	56	6	6	0	2
Total 61 Towns		555	114	101	178	219	207	177	128	91	281	235	40	29	6	5
Total 6 Cities		1026	248	201	318	371	313	327	279	236	533	369	66	65	28	12
Grand Total		1581	362	302	496	590	520	504	407	327	814	604	106	94	34	17

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DIST/URBAN	ZONE	Total H.H.	42	43	44	44A	45	46	47	48	49	50	51	52	53	54
7 Lucknow Towns		36	0	1	0	0	6	3	2	1	9	3	3	2	6	9
Lucknow City	Zone 1 Lalbagh	54	1	1	0	0	3	6	3	2	0	6	5	4	13	3
	Zone 2 Aliganj	57	1	0	1	0	6	7	4	3	9	7	2	7	21	14
	Zone 3 Alambagh	70	1	1	0	0	18	23	5	9	7	12	4	4	10	26
	Zone 4 Rajajipuram	44	0	0	0	1	5	13	4	4	3	2	2	1	6	2
	Zone 5 Daliganj	70	1	1	0	0	4	16	7	5	2	1	3	1	20	11
	Zone 6 Nakhas	76	0	0	1	0	9	5	3	5	3	3	3	5	19	23
	Zone 7 Indranagar	85	0	0	0	0	14	25	2	7	6	7	8	3	13	19
	Zone 8 Aminabad	78	1	1	0	0	11	16	5	4	5	1	5	6	34	22
	ZONE 9 Neelmatha	33	1	0	0	0	7	3	3	6	2	3	4	4	5	13
Lucknow City Total		567	6	4	2	1	77	114	36	45	37	42	36	35	141	133
Total		603	6	5	2	1	83	117	38	46	46	45	39	37	147	142
8 Raebareli Towns		50	2	1	0	0	5	3	4	1	1	4	9	1	13	17
Raebareli City		115	2	2	1	1	20	7	10	13	12	6	10	14	33	19
Total		165	4	3	1	1	25	10	14	14	13	10	19	15	46	36
15 Unnao Towns		126	0	0	0	0	7	9	3	4	5	7	6	8	51	44
Unnao City		114	0	0	0	0	29	21	10	10	24	12	15	5	44	63
Total		240	0	0	0	0	36	30	13	14	29	19	21	13	95	107
12 Hardoi Towns		103	1	0	0	1	3	9	10	9	10	11	4	7	22	15
Hardoi City		75	3	0	0	0	2	12	5	5	6	11	4	3	17	10
Total		178	4	0	0	1	5	21	15	14	16	22	8	10	39	25
10 Sitapur Towns		100	0	0	0	0	22	22	6	17	18	10	9	6	27	22
Sitapur City		101	0	0	1	1	19	16	9	9	12	8	6	15	25	26
Total		201	0	0	1	1	41	38	15	26	30	18	15	21	52	48
9 Lakhimpur Towns		139	0	0	0	0	20	21	22	16	4	15	18	9	42	44
Lakhimpur City		55	0	0	0	0	11	15	2	8	4	4	3	3	12	10
Total		194	0	0	0	0	31	36	24	24	8	19	21	12	54	54
Total 61 Towns		555	3	2	0	1	65	69	47	48	48	51	49	33	162	152
Total 6 Cities		1026	11	6	4	3	156	183	72	90	94	82	74	75	271	260
Grand Total		1581	14	8	4	4	221	252	119	138	142	133	123	108	433	412

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DIST/URBAN	ZONE	Total H.H.	55	56	57	58	59	60	61	62	63	64	65	66	67	68
7 Lucknow Towns		36	6	2	1	3	8	12	6	8	11	9	0	0	6	6
Lucknow City	Zone 1 Lalbagh	54	0	0	3	2	13	11	6	3	12	5	1	1	9	7
	Zone 2 Aliganj	57	3	5	3	8	13	13	9	4	11	14	1	4	18	10
	Zone 3 Alambagh	70	5	3	6	6	23	12	4	3	21	23	1	1	17	11
	Zone 4 Rajajipuram	44	0	1	2	3	13	3	2	2	9	3	1	0	13	8
	Zone 5 Daliganj	70	7	3	9	3	22	16	11	4	20	15	6	4	16	22
	Zone 6 Nakhas	76	2	2	1	3	37	13	4	3	28	11	0	1	7	4
	Zone 7 Indranagar	85	5	6	4	2	21	11	3	4	29	16	1	1	19	12
	Zone 8 Aminabad	78	6	9	4	5	13	23	5	8	36	22	1	4	21	21
	Zone 9 Neelmata	33	3	5	7	4	15	10	3	5	9	4	1	0	6	4
Lucknow City Total		567	31	34	39	36	170	112	47	36	175	113	13	16	126	99
Total		603	37	36	40	39	178	124	53	44	186	122	13	16	132	105
8 Raebareli Towns		50	3	5	5	2	15	16	11	7	16	28	1	1	12	9
Raebareli City		115	11	5	4	4	27	16	9	4	12	12	3	0	28	34
Total		165	14	10	9	6	42	32	20	11	28	40	4	1	40	43
15 Unnao Towns		126	5	4	1	1	59	14	8	1	27	12	0	0	12	1
Unnao City		114	14	6	10	5	45	19	12	1	34	30	1	0	7	9
Total		240	19	10	11	6	104	33	20	2	61	42	1	0	19	10
12 Hardoi Towns		103	5	8	11	2	26	16	11	7	42	20	2	0	32	29
Hardoi City		75	1	4	9	5	13	10	8	2	43	26	0	2	29	12
Total		178	6	12	20	7	39	26	19	9	85	46	2	2	61	41
10 Sitapur Towns		100	6	9	7	5	32	18	10	5	24	9	1	2	21	9
Sitapur City		101	13	11	8	9	33	27	9	7	42	30	4	6	43	16
Total		201	19	20	15	14	65	45	19	12	66	39	5	8	64	25
9 Lakhimpur Towns		139	8	5	9	8	24	17	18	4	33	27	3	2	20	11
Lakhimpur City		55	3	0	1	1	7	5	2	1	12	8	1	0	5	4
Total		194	11	5	10	9	31	22	20	5	45	35	4	2	25	15
Total 61 Towns		555	33	33	34	21	165	94	64	32	153	105	7	5	103	65
Total 6 Cities		1026	73	60	71	60	294	188	87	51	318	219	22	24	238	174
Grand Total		1581	106	93	105	81	459	282	151	83	471	324	29	29	341	239

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DIST/URBAN	ZONE	Total H.H.	69	70	71	72	73	74	75	76	77	78	79	80	80A	80B
7 Lucknow Towns		36	3	1	1	0	0	0	1	0	29	18	6	5	14	10
Lucknow City	Zone 1 Lalbagh	54	10	12	3	2	0	0	0	0	12	25	6	11	13	35
	Zone 2 Aliganj	57	11	3	4	0	0	0	0	0	42	36	5	3	7	35
	Zone 3 Alambagh	70	20	10	8	0	3	0	0	0	50	52	7	6	14	31
	Zone 4 Rajajipuram	44	8	5	3	2	0	0	0	0	25	23	0	1	8	29
	Zone 5 Daliganj	70	33	13	1	4	0	0	0	0	64	39	10	7	24	24
	Zone 6 Nakhas	76	13	7	2	1	0	0	1	0	34	33	18	21	16	18
	Zone 7 Indranagar	85	10	11	6	2	0	0	1	0	56	70	2	1	28	43
	Zone 8 Aminabad	78	14	22	0	2	0	0	0	0	77	88	7	6	9	19
	ZONE 9 Neelmatha	33	1	2	0	0	0	0	0	0	19	25	1	2	2	25
Lucknow City Total		567	120	85	27	13	3	0	2	0	379	391	56	58	121	259
Total		603	123	86	28	13	3	0	3	0	408	409	62	63	135	269
8 Raebareli Towns		50	4	1	0	1	0	0	0	0	25	28	5	5	35	28
Raebareli City		115	15	13	8	8	0	0	0	0	84	57	5	5	85	65
Total		165	19	14	8	9	0	0	0	0	109	85	10	10	120	93
15 Unnao Towns		126	0	3	0	1	0	0	0	0	52	46	12	9	25	89
Unnao City		114	4	6	2	0	0	0	0	0	135	97	1	0	20	61
Total		240	4	9	2	1	0	0	0	0	187	143	13	9	45	150
12 Hardoi Towns		103	9	13	3	3	1	0	0	0	47	69	9	8	26	44
Hardoi City		75	13	1	2	2	0	0	0	0	54	49	27	19	11	34
Total		178	22	14	5	5	1	0	0	0	101	118	36	27	37	78
10 Sitapur Towns		100	15	5	1	3	0	0	0	0	72	81	5	5	23	59
Sitapur City		101	23	16	2	6	1	0	0	0	116	111	3	5	16	20
Total		201	38	21	3	9	1	0	0	0	188	192	8	10	39	79
9 Lakhimpur Towns		139	14	3	2	1	0	0	0	0	103	91	8	10	41	110
Lakhimpur City		55	6	8	3	1	0	0	0	0	29	29	0	2	28	44
Total		194	20	11	5	2	0	0	0	0	132	120	8	12	69	154
Total 61 Towns		555	45	26	7	9	1	0	1	0	331	335	45	43	164	340
Total 6 Cities		1026	181	129	44	30	4	0	2	0	794	732	92	88	281	483
Grand Total		1581	226	155	51	39	5	0	3	0	1125	1067	137	131	445	823

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DIST	ZONE	Total H.H.	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95
7 Lucknow Towns		36	31	54	13	4	6	0	8	0	0	0	10	0	68300	1400	105
Lucknow City	Zone 1 Lalbagh	54	28	48	7	0	4	4	30	1	7	0	17	2	152100	2500	125
	Zone 2 Aliganj	57	9	57	14	0	14	8	36	7	3	0	6	2	219400	17350	124
	Zone 3 Alambagh	70	3	87	26	0	3	3	45	2	9	1	22	6	263700	5500	145
	Zone 4 Rajajipuram	44	6	43	11	1	7	2	25	4	3	0	7	2	118000	20950	66
	Zone 5 Daliganj	70	20	99	14	0	8	0	41	0	7	1	18	0	222351	12000	198
	Zone 6 Nakhas	76	25	84	18	0	0	0	46	1	1	0	25	0	206500	1000	182
	Zone 7 Indranagar	85	14	90	28	1	10	1	45	4	6	0	11	5	216300	9900	189
	Zone 8 Aminabad	78	13	87	9	0	7	0	46	4	4	0	17	4	147800	5200	187
	ZONE 9 Neelmatha	33	1	47	10	3	5	1	21	0	2	0	4	2	86300	7000	69
Lucknow City Total		567	119	642	137	5	58	19	335	23	42	2	127	23	1632451	81400	1285
Total		603	150	696	150	9	64	19	343	23	42	2	137	23	1700751	82800	1390
Raebareli City		115	64	153	34	2	29	4	28	2	18	1	21	5	302200	3300	357
8 Raebareli Towns		50	15	64	13	0	14	6	21	1	4	0	8	1	131800	2900	144
Raebareli City		115	64	153	34	2	29	4	28	2	18	1	21	5	302200	3300	357
Total		165	79	217	47	2	43	10	49	3	22	1	29	6	434000	6200	501
15 Unnao Towns		126	33	148	44	0	7	0	70	1	0	0	13	0	248500	1000	273
Unnao City		114	22	135	38	0	5	0	48	1	6	0	17	0	246800	0	282
Total		240	55	283	82	0	12	0	118	2	6	0	30	0	495300	1000	555
12 Hardoi Towns		103	54	163	18	1	44	4	73	3	8	0	11	2	335200	7800	284
Hardoi City		75	30	104	9	0	22	5	45	6	15	2	18	3	249500	15800	193
Total		178	84	267	27	1	66	9	118	9	23	2	29	5	584700	23600	477
10 Sitapur Towns		100	20	117	23	1	11	1	82	2	8	0	9	0	310100	4950	269
Sitapur City		101	20	118	11	1	14	0	75	2	3	0	13	2	262400	5500	256
Total		201	40	235	34	2	25	1	157	4	11	0	22	2	572500	10450	525
9 Lakhimpur Towns		139	15	152	54	3	6	0	64	2	9	0	25	0	314000	6500	327
Lakhimpur City		55	2	55	23	0	6	0	17	3	5	1	6	1	111600	6500	114
Total		194	17	207	77	3	12	0	81	5	14	1	31	1	425600	13000	441
Total Town		554	177	695	156	6	91	11	326	10	18	0	75	5	1359300	18500	1352
Total City		1027	248	1210	261	11	131	28	540	36	100	6	203	32	2853551	118550	2537
Grand Total		1581	425	1905	417	17	222	39	866	46	118	6	278	37	4212851	137050	3889

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DIST	ZONE	Total H.H.	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110
7 Lucknow Towns		36	90	0	0	0	0	36	36	0	13	10	13	78	18	12	11
Lucknow City	Zone 1 Lalbagh	54	125	0	0	0	0	36	35	18	41	10	3	124	47	20	19
	Zone 2 Aliganj	57	137	16	12	0	0	46	46	11	56	1	0	133	55	51	39
	Zone 3 Alambagh	70	147	33	41	2	3	57	56	13	42	23	5	205	55	38	21
	Zone 4 Rajajipuram	44	67	22	41	0	0	29	26	15	30	10	4	108	37	36	34
	Zone 5 Dallganj	70	167	8	3	0	0	63	63	6	69	1	0	202	66	60	54
	Zone 6 Nakhas	76	150	1	0	0	0	73	73	3	69	5	2	151	74	75	43
	Zone 7 Indranagar	85	200	16	17	0	0	68	68	16	68	8	9	167	69	53	37
	Zone 8 Aminabad	78	203	1	3	0	0	55	55	23	52	13	13	154	72	62	45
	ZONE 9 Neelmatha	33	88	2	13	0	0	30	30	6	20	12	1	92	27	9	0
Lucknow City		567	1284	99	130	2	3	457	452	111	447	83	37	1336	502	404	292
Total		603	1374	99	130	2	3	493	488	111	460	93	50	1414	520	416	303
8 Raebareli		50	129	0	0	0	0	50	50	0	33	4	13	123	32	23	21
Raebareli City		115	294	0	0	0	0	109	109	6	92	6	17	250	75	48	43
Total		165	423	0	0	0	0	159	159	6	125	10	30	373	107	71	64
15 Unnao Towns		126	303	0	0	0	0	124	124	2	72	30	24	229	92	70	42
Unnao City		114	283	0	0	0	0	109	109	5	84	26	4	228	105	92	72
Total		240	586	0	0	0	0	233	233	7	156	56	28	457	197	162	114
12 Hardoi Towns		103	270	7	18	0	0	85	85	18	45	54	4	271	90	90	26
Hardoi City		75	194	3	11	0	0	67	67	8	43	29	3	214	70	69	25
Total		178	464	10	29	0	0	152	152	26	88	83	7	485	160	159	51
10 Sitapur Towns		100	234	0	34	0	0	90	90	10	79	17	4	260	79	73	35
Sitapur City		101	232	1	31	3	2	93	92	8	77	17	7	251	82	73	39
Total		201	466	1	65	3	2	183	182	18	156	34	11	511	161	146	74
9 Lakhimpur Towns		139	358	0	0	0	0	126	120	13	54	63	22	272	113	89	12
Lakhimpur City		55	139	0	1	0	0	47	46	8	20	15	20	105	38	38	11
Total		194	497	0	1	0	0	173	166	21	74	78	42	377	151	127	23
Total Town		554	1390	7	41	3	1	513	513	41	287	169	98	1212	413	361	149
Total City		1027	2420	103	184	2	4	880	867	148	772	185	70	2405	883	720	480
Total		1581	3810	110	225	5	5	1393	1380	189	1059	354	168	3617	1296	1081	629

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DIST	ZONE	Total H.H.	111	112	113	114	115	116	117	118	119	119A	120	121	122	123	124
7 Lucknow Towns		36	1	10	10	36	0	5	1	0	1	855	31	2	3	0	29
Lucknow City	Zone 1 Lalbagh	54	1	36	34	54	0	10	0	0	0	295	32	13	9	0	52
	Zone 2 Aliganj	57	12	48	37	57	2	0	0	0	0	720	26	23	8	0	52
	Zone 3 Alambagh	70	17	52	42	70	1	0	0	0	2	2214	44	19	7	0	25
	Zone 4 Rajaipuram	44	3	37	32	44	0	0	0	0	0	575	40	4	0	0	39
	Zone 5 Dallganj	70	6	56	51	70	0	0	0	0	0	585	43	16	10	0	38
	Zone 6 Nakhas	76	32	60	65	76	0	4	0	0	0	255	67	10	0	0	69
	Zone 7 Indranagar	85	16	49	43	85	5	2	3	0	0	2387	47	17	21	0	44
	Zone 8 Aminabad	78	17	60	53	78	1	21	0	0	2	324	51	18	8	0	64
	ZONE 9 Neelmattha	33	9	31	20	33	1	0	1	0	0	243	28	5	0	0	4
Lucknow City		567	113	429	377	567	10	37	4	0	4	7598	378	125	63	0	387
Total		603	114	439	387	603	10	42	5	0	5	8453	409	127	66	0	416
8 Raebareli Towns		50	2	31	24	50	0	1	3	0	0	661	38	11	1	0	45
Raebareli City		115	4	64	55	115	1	3	5	0	1	2035	86	16	13	0	97
Total		165	6	95	79	165	1	4	8	0	1	2696	124	27	14	0	142
15 Unnao Towns		126	28	35	73	126	0	1	1	0	0	1095	122	5	0	0	44
Unnao City		114	20	51	89	114	0	8	0	0	0	485	106	8	0	0	70
Total		240	48	86	162	240	0	9	1	0	0	1580	228	13	0	0	114
12 Hardoi Towns		103	65	75	79	103	2	1	0	0	0	570	97	4	2	0	81
Hardoi City		75	43	58	54	75	0	0	1	0	0	505	74	0	0	1	59
Total		178	108	133	133	178	2	1	1	0	0	1075	171	4	2	1	140
10 Sitapur Towns		100	38	62	80	100	1	1	1	0	2	662	66	24	6	0	32
Sitapur City		101	34	68	82	101	1	0	0	0	0	431	78	17	5	0	26
Total		201	72	130	162	201	2	1	1	0	2	1093	144	41	11	0	58
9 Lakhimpur Towns		139	77	135	96	139	5	15	0	0	0	721	123	11	5	0	26
Lakhimpur City		55	29	50	32	55	7	5	0	0	0	311	47	6	2	0	17
Total		194	106	185	128	194	12	20	0	0	0	1032	170	17	7	0	43
Total Town		554	212	343	366	554	15	27	6	0	1	4131	480	56	17	1	253
Total City		1027	242	725	685	1027	12	50	10	0	7	11798	766	173	83	0	660
Grand Total		1581	454	1068	1051	1581	27	77	16	0	8	15929	1246	229	100	1	913

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DIST	ZONE	Total H.H.	125	126	127	128	129	130	131	132	133	134	135	136	137	138
7 Lucknow Towns		36	3	3	36	0	0	0	0	36	0	0	0	0	0	0
Lucknow City	Zone 1 Lalbagh	54	6	2	11	1	1	4	27	11	0	1	4	28	190	15
	Zone 2 Aliganj	57	12	6	20	7	5	3	27	18	4	4	0	27	145	1
	Zone 3 Alambagh	70	47	20	19	10	5	4	17	19	10	6	0	39	186	15
	Zone 4 Rajajipuram	44	15	8	18	9	0	1	15	5	5	0	1	22	84	224
	Zone 5 Daliganj	70	29	13	36	3	2	4	25	35	7	2	0	26	321	0
	Zone 6 Nakhas	76	7	6	37	3	4	1	13	39	2	5	1	11	195	45
	Zone 7 Indranagar	85	48	13	36	17	2	7	22	16	59	7	0	3	393	77
	Zone 8 Amlnabad	78	47	11	44	1	0	17	11	48	1	16	0	9	193	0
	ZONE 9 Neelmatha	33	25	12	24	2	6	0	0	25	1	6	0	0	33	0
Lucknow City		567	236	91	245	53	25	41	157	216	89	47	6	165	1740	377
Total		603	239	94	281	53	25	41	157	252	89	47	6	165	1740	377
8 Raebareli Towns		50	5	4	23	21	1	3	3	23	15	3	2	7	61	15
Raebareli City		115	19	7	70	16	0	5	10	70	12	3	3	13	106	75
Total		165	24	11	93	37	1	8	13	93	27	6	5	20	167	90
15 Unnao Towns		126	53	2	64	5	3	1	43	73	6	5	1	31	370	25
Unnao City		114	23	0	78	12	0	0	16	82	9	0	0	14	267	0
Total		240	76	2	142	17	3	1	59	155	15	5	1	45	637	25
12 Hardoi Towns		103	30	14	53	12	5	5	27	37	15	0	0	20	374	229
Hardoi City		75	31	10	38	17	4	4	10	20	12	4	0	18	318	210
Total		178	61	24	91	29	9	9	37	57	27	4	0	38	692	439
10 Sitapur Towns		100	19	2	15	47	3	10	24	3	65	11	0	20	288	57
Sitapur City		101	26	6	15	40	2	17	21	5	52	3	7	28	279	65
Total		201	45	8	30	87	5	27	45	8	117	14	7	48	567	122
9 Lakhimpur Towns		139	46	31	109	0	0	0	4	113	0	0	0	0	168	15
Lakhimpur City		55	25	12	45	0	0	2	1	46	2	0	0	0	111	0
Total		194	71	43	154	0	0	2	5	159	2	0	0	0	279	15
Total Town		554	163	52	268	115	15	23	96	261	98	23	13	83	1569	399
Total City		1027	353	130	523	108	28	65	220	463	179	53	6	233	2513	669
Grand Total		1581	516	182	791	223	43	88	316	724	277	76	19	316	4082	1068

URBAN SELF EMPLOYMENT PROGRAMME (USEP)

DIST	ZONE	USEP H.H	1	2	3	4	5	6	7	8	9	10	11	12	13	14
Lucknow City	Zone 1 Lalbagh	24	15	0	778000	753500	21	0	0	3	24	0	0	20925	338000	3
	Zone 2 Aliganj	30	17	0	1169000	1123500	26	2	0	2	29	1	0	27272	334201	0
	Zone 3 Alambagh	30	13	0	1195000	1118000	18	11	0	0	25	2	2	29640	330405	1
	Zone 4 Rajajipuram	14	9	0	504500	492500	13	1	0	0	14	0	0	11900	121200	0
	Zone 5 Daliganj	30	24	0	906000	869400	28	0	0	2	30	0	0	23070	271300	0
	Zone 6 Nakhas	23	14	0	879000	797500	23	0	0	0	23	0	0	17885	305550	2
	Zone 7 Indranagar	33	22	0	1055000	1014500	29	0	0	4	31	2	0	27945	362000	1
	Zone 8 Aminabad	25	18	0	695000	647200	18	1	0	6	25	0	0	20950	182350	1
	ZONE 9 Neelmatha	9	8	0	265000	265000	7	2	0	0	7	2	0	6985	64200	1
Lucknow City Total		218	140	0	7446500	7081100	183	17	0	17	208	7	2	186572	2289206	9
Total		218	140	0	7446500	7081100	183	17	0	17	208	7	2	186572	2289206	9
8 Raebareli Towns		32	26	0	909000	836300	26	2	0	2	30	0	1	21720	294752	1
Raebareli City		8	8	0	300000	297000	8	0	0	0	6	2	0	7900	78000	0
Total		40	34	0	1209000	1133300	34	2	0	2	36	2	1	29620	372752	1
15 Unnao Towns		62	42	0	2054000	1943000	54	0	0	7	61	0	0	41750	347100	0
Unnao City		11	9	0	353000	353000	9	0	0	2	11	0	0	6600	73500	0
Total		73	51	0	2407000	2296000	63	0	0	9	72	0	0	48350	420600	0
12 Hardoi Towns		45	43	0	1297950	1297950	44	0	1	0	45	0	0	32675	198300	1
Hardoi City		25	25	0	728000	728000	21	4	0	0	25	0	0	18850	253400	0
Total		70	68	0	2025950	2025950	65	4	1	0	70	0	0	51525	451700	1
10 Sitapur Towns		64	23	0	1749000	1740750	50	13	0	1	64	0	0	40800	444000	0
Sitapur City		46	21	0	1857000	1838000	39	2	0	5	46	0	0	45600	481500	0
Total		110	44	0	3606000	3578750	89	15	0	6	110	0	0	86400	925500	0
9 Lakhimpur Towns		23	17	0	676000	496000	16	1	0	5	17	1	0	14100	134233	0
Lakhimpur city		12	7	0	322000	312500	9	0	0	3	12	0	0	7700	66550	0
Total		35	24	0	998000	808500	25	1	0	8	29	1	0	21800	200783	0
Total City Towns		320	210	0	11006500	10609600	269	23	0	27	308	9	2	273222	3242156	9
Total City		226	151	0	6685950	6314000	190	16	1	15	217	1	1	151045	1418385	2
Grand Total		546	361	0	17692450	16923600	459	39	1	42	525	10	3	424267	4660541	11

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DIST	ZONE	USEP H.H.	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Lucknow City	Zone 1 Lalbagh	24	2	61500	23	12	24	4	20	0	20	4	13500	0	0	4
	Zone 2 Aliganj	30	2	112500	25	20	29	17	13	13	17	0	33500	2	0	5
	Zone 3 Alambagh	30	0	82800	28	22	27	20	9	4	23	2	3500	0	0	0
	Zone 4 Rajajipuram	14	0	55300	14	4	13	12	2	1	13	0	6000	0	0	4
	Zone 5 Daliganj	30	0	73600	22	17	29	6	24	6	21	3	28600	1	1	4
	Zone 6 Nakhas	23	0	52600	10	13	21	5	18	1	15	7	5700	1	0	3
	Zone 7 Indranagar	33	1	83900	28	20	30	9	24	1	24	8	54000	5	0	4
	Zone 8 Aminabad	25	3	51800	9	16	21	13	12	25	0	0	64000	0	0	8
	ZONE 9 Neelmatha	9	0	20500	8	8	8	8	1	1	8	0	500	1	0	0
Lucknow City		218	8	594500	167	132	202	94	123	52	141	24	209300	10	1	32
Total		218	8	594500	167	132	202	94	123	52	141	24	209300	10	1	32
8 Raebareli Towns		32	0	85500	28	5	28	25	4	9	20	1	11600	0	0	3
Raebareli City		8	0	18300	5	3	6	6	2	4	4	0	18000	0	0	6
Total		40	0	103800	33	8	34	31	6	13	24	1	29600	0	0	9
15 Unnao Towns		62	5	138500	34	36	61	10	52	3	51	8	0	0	0	0
Unnao City		11	0	28500	5	6	11	0	11	0	8	3	0	0	0	0
Total		73	5	167000	39	42	72	10	63	3	59	11	0	0	0	0
12 Hardoi Towns		45	0	114800	45	1	40	40	5	12	31	2	5500	0	0	2
Hardoi City		25	0	49700	25	4	24	13	12	5	8	12	30500	0	0	16
Total		70	0	164500	70	5	64	53	17	17	39	14	36000	0	0	18
10 Sitapur Towns		64	4	161200	62	31	62	25	39	10	50	3	10600	0	0	6
Sitapur City		46	1	149600	44	27	45	30	16	7	38	1	38500	0	0	5
Total		110	5	310800	106	58	107	55	55	17	88	4	49100	0	0	11
9 Lakhimpur Towns		23	2	35900	9	9	17	13	4	15	2	1	10000	0	0	0
Lakhimpur City		12	0	26800	11	1	12	11	1	11	1	0	9500	0	0	2
Total		35	2	62700	20	10	29	24	5	26	3	1	19500	0	0	2
Total Towns		226	11	535900	178	82	208	113	104	49	154	15	37700	0	0	11
Total City		320	9	867400	257	173	300	154	165	79	200	40	305800	10	1	61
Grand Total		546	20	1403300	435	255	508	267	269	128	354	55	343500	10	1	72

URBAN SELF-EMPLOYMENT TRAINING PROGRAMME (USETP)

DIST	ZONE	USETP H.H.	1	2	3	4	5	6	7	8	9	10	11	12
7 Lucknow		36	20	5	11	0	0	0	0	0	0	0	0	3240
Lucknow City	Zone 1 Lalbagh	5	5	0	0	0	0	0	0	0	0	0	0	450
	Zone 2 Aliganj	5	5	0	0	0	0	0	0	0	0	0	0	450
	Zone 3 Alambagh	5	5	0	0	0	0	0	0	0	0	0	0	450
	Zone 4 Rajajipuram	5	0	0	0	5	0	0	0	0	0	0	0	450
	Zone 6 Nakhas	10	0	0	0	10	0	0	0	0	0	0	0	900
	Zone 7 Indranagar	10	10	0	0	0	0	0	0	0	0	0	0	900
	Zone 8 Aminabad	5	5	0	0	0	0	0	0	0	0	0	0	450
Lucknow City Total		45	30	0	0	15	0	0	0	0	0	0	0	4050
Total		81	50	5	11	15	0	0	0	0	0	0	0	7290
8 Raebareli Towns		11	2	0	1	7	1	0	0	0	0	0	0	990
Raebareli City		25	3	0	4	2	1	0	0	0	0	0	15	1728
Total		36	5	0	5	9	2	0	0	0	0	0	15	2718
15 Unnao Towns		9	6	0	3	0	0	0	0	0	0	0	0	810
Unnao City		3	0	0	0	0	0	0	0	0	0	0	3	270
Total		12	6	0	3	0	0	0	0	0	0	0	3	1080
12 Hardoi Towns		19	14	0	0	0	5	0	0	0	0	0	0	1710
Total		19	14	0	0	0	5	0	0	0	0	0	0	1710
Sitapur City		20	1	0	0	1	1	0	0	0	0	0	17	1800
Total		20	1	0	0	1	1	0	0	0	0	0	17	1800
Total Town		75	42	5	15	7	6	0	0	0	0	0	0	6750
Total City		93	34	0	4	18	2	0	0	0	0	0	35	7848
Grand Total		168	76	5	19	25	8	0	0	0	0	0	35	14598

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DIST	ZONE	USETP H.H.	13	14	15	16	17	18	19	20	21	22	23	24
7 Lucknow Towns		36	141	0	36	0	0	0	0	0	0	30	0	0
Lucknow City	Zone 1 Lalbagh	5	20	4	5	0	0	4	800	0	1	5	0	0
	Zone 2 Aliganj	5	30	5	5	0	0	5	0	3500	0	4	0	0
	Zone 3 Alambagh	5	15	5	1	4	3	3	250	600	2	5	0	0
	Zone 4 Rajajipuram	5	25	5	5	0	0	2	2400	0	3	5	0	0
	Zone 6 Nakhas	10	40	4	10	0	0	0	0	0	10	10	0	0
	Zone 7 Indranagar	10	33	10	10	0	0	3	400	1500	7	10	0	0
	Zone 8 Aminabad	5	25	5	0	1	4	0	0	0	5	5	0	0
Lucknow City Total		45	188	38	36	5	7	17	3850	5800	28	44	0	0
Total		81	329	38	72	5	7	17	3850	5600	28	74	0	0
8 Raebareli Towns		11	40	1	11	0	0	0	0	0	10	3	0	0
Raebareli City		25	102	7	21	4	2	2	400	0	19	12	0	6
Total		36	142	8	32	4	2	2	400	0	29	15	0	6
15 Unnao Towns		9	36	0	9	0	0	0	0	0	9	0	0	3
Unnao City		3	12	0	3	0	0	0	0	0	0	0	0	3
Total		12	48	0	12	0	0	0	0	0	9	0	0	6
12 Hardoi Towns		19	109	19	19	0	0	1	1000	0	17	18	0	0
Total		19	109	19	19	0	0	1	1000	0	17	18	0	0
Sitapur City		20	76.5	0	16	4	5	14	1200	0	17	0	20	0
Total		20	76.5	0	16	4	5	14	1200	0	17	0	20	0
Total Towns		75	326	20	75	0	0	1	1000	0	36	51	0	3
Total City		93	379	45	76	13	14	33	5450	5600	64	56	20	9
Grand Total		168	705	65	151	13	14	34	6450	5600	100	107	20	12

URBAN WAGE EMPLOYMENT PROGRAMME (UWEP)

DIST	ZONE	UWEP H.H.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
15 Unnao Towns		52	0	215	7	2	0	494	0	2540	640	0	9	9	0	0	0	9	0
Total		52	0	215	7	2	0	494	0	2540	640	0	9	9	0	0	0	9	0
12 Hardoi Towns		105	0	155	6	4	0	646	8	0	0	2	8	8	0	0	0	10	0
Total		105	0	155	6	4	0	646	8	0	0	2	8	8	0	0	0	10	0
Total Towns		157	0	370	13	6	0	1140	8	2540	640	2	17	17	0	0	0	19	0
Grand Total		157	0	370	13	6	0	1140	8	2540	640	2	17	17	0	0	0	19	0

DEVELOPMENT OF WOMEN AND CHILDREN IN URBAN AREAS (DWACUA)

DIST	ZONE	DWA- CUA H.H.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Lucknow City	Zone 6 Nakhas	2	22	0	2	0	12	8	0	8	8	6	0	0	4	18	4
	Zone 7 Indranagar	1	11	0	0	0	3	8	0	8	3	0	0	0	8	3	0
Lucknow City Total		3	33	0	2	0	15	16	0	16	11	6	0	0	12	21	4
Total		3	33	0	2	0	15	16	0	16	11	6	0	0	12	21	4
Raebareilly City		4	40	0	20	0	20	0	2	18	18	2	0	0	20	20	20
Total		4	40	0	20	0	20	0	2	18	18	2	0	0	20	20	20
Unnao City		4	76	0	0	0	76	0	12	24	28	12	0	0	12	64	16
Grand Total		4	76	0	0	0	76	0	12	24	28	12	0	0	12	64	16
12 Hardoi Towns		5	71	3	27	1	28	15	1	35	27	8	0	0	16	55	41
Total		5	71	3	27	1	28	15	1	35	27	8	0	0	16	55	41
9 Lakhimpur Towns		26	317	0	73	0	156	88	28	144	119	26	0	0	46	271	112
Lakhimpur City		8	80	0	14	0	40	26	0	34	44	0	2	0	22	58	22
Total		34	397	0	87	0	196	114	28	178	163	26	2	0	68	329	134
Total Town		31	388	3	100	1	184	103	29	179	146	34	0	0	62	326	153
Total City		19	229	0	36	0	151	42	14	92	101	20	2	0	66	163	62
Grand Total		50	617	3	136	1	335	145	43	271	247	54	2	0	128	489	215

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DIST	ZONE	DWACUA H.H.	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Lucknow City	Zone 6 Nakhas	2	4	2	2	6	16	2	4	6	16	6	4	4	0	2	16
	Zone 7 Indranagar	1	1	1	0	1	11	0	0	8	3	0	1	1	0	1	11
Lucknow City Total		3	5	3	2	7	27	2	4	14	19	6	5	5	0	3	27
Total		3	5	3	2	7	27	2	4	14	19	6	5	5	0	3	27
Raebareli City		4	0	0	0	0	30	5	4	32	8	4	0	0	4	0	30
Total		4	0	0	0	0	30	5	4	32	8	4	0	0	4	0	30
Unnao City		4	12	8	16	12	44	32	0	0	44	4	20	16	4	0	44
Total		4	12	8	16	12	44	32	0	0	44	4	20	16	4	0	44
12 Hardoi Towns		5	6	2	2	4	50	13	8	40	27	7	9	7	5	1	43
Total		5	6	2	2	4	50	13	8	40	27	7	9	7	5	1	43
9 Lakhimpur Towns		26	59	76	19	2	226	44	5	43	183	79	26	41	15	10	212
Lakhimpur City		8	10	12	10	4	76	4	0	20	56	18	4	10	12	12	72
Total		34	69	88	29	6	302	48	5	63	239	97	30	51	27	22	284
Total City		19	27	23	28	23	177	43	8	66	127	32	29	31	20	15	173
Total Town		31	65	78	21	6	276	57	13	83	210	86	35	48	20	11	255
Grand Total		50	92	101	49	29	453	100	21	149	337	118	64	79	40	26	428

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DIST	ZONE	DWACUA H.H.	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Lucknow City	Zone 6 Nakhas	2	5	6000	400000	400000	400000	0	0	0	2	2	6000	18000	0	2	0
	Zone 7 Indranagar	1	0	2000	200000	200000	200000	1	0	0	0	1	1000	0	1	0	0
Lucknow City Total		3	5	8000	600000	600000	600000	1	0	0	2	3	7000	18000	1	2	0
Grand Total		3	5	8000	600000	600000	600000	1	0	0	2	3	7000	18000	1	2	0
Raebareli City		4	0	6200	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total		4	0	6200	0	0	0	0	0	0	0	0	0	0	0	0	0
Unnao City		4	0	4600	800000	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total		4	0	4600	800000	0	0	0	0	0	0	0	0	0	0	0	0
12 Hardoi Towns		5	20	17000	1250000	1250000	1125000	5	0	0	0	4	18400	307000	4	1	1
Grand Total		5	20	17000	1250000	1250000	1125000	5	0	0	0	4	18400	307000	4	1	1
9 Lakhimpur Towns		26	14	32300	5000000	0	0	0	0	0	0	0	0	0	0	0	0
Lakhimpur City		8	4	18300	2000000	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total		34	18	50600	7000000	0	0	0	0	0	0	0	0	0	0	0	0
Total Town		31	34	49300	6250000	1250000	1125000	5	0	0	0	4	18400	307000	4	1	1
Total City		19	9	37100	3400000	600000	600000	1	0	0	2	3	7000	18000	1	2	0
Grand Total		50	43	86400	9650000	1850000	1725000	6	0	0	2	7	25400	325000	5	3	1

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DIST	ZONE	DWACUA H.H.	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61
Lucknow City	Zone 6 Nakhas	2	2	0	0	0	0	0	0	0	2	2	0	0	0	0	0	0
	Zone 7 Indranagar	1	1	0	1	0	1	0	1	0	1	1	0	0	0	0	0	0
Lucknow City Total		3	3	0	1	0	1	0	1	0	3	3	0	0	0	0	0	0
Total		3	3	0	1	0	1	0	1	0	3	3	0	0	0	0	0	0
Unnao City		4	4	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0
Total		4	4	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0
12 Hardoi Towns		5	5	1	0	1	0	1	0	1	1	4	1	25000	0	0	1	0
Total		5	5	1	0	1	0	1	0	1	1	4	1	25000	0	0	1	0
9 Lakhimpur Towns		26	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lakhimpur City		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		34	34	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Town		31	31	1	0	1	0	1	0	1	1	4	1	25000	0	0	1	0
Total City		19	19	0	1	0	1	0	1	0	3	7	0	0	0	0	0	0
Grand Total		50	50	1	1	1	1	1	1	1	4	11	1	25000	0	0	1	0

THRIFT AND CREDIT PROGRAMME AMONG WOMEN

DIST	ZONE	THRIFT H.H.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Lucknow City	Zone 1 Lalbagh	4	80	16	56	0	4	20	16	24	32	8	0	0	28	52	16
	Zone 2 Aliganj	2	22	4	4	0	6	12	0	10	6	4	2	0	8	14	4
	Zone 3 Alambagh	12	219	39	119	0	54	46	3	81	99	36	0	0	112	18	49
	Zone 5 Daliganj	16	312	44	72	12	168	60	20	96	160	32	4	0	160	152	52
	Zone 6 Nakhas	7	105	8	0	0	0	105	21	33	40	4	7	0	7	98	36
	Zone 7 Indranagar	11	149	9	19	0	101	29	16	61	42	15	15	0	82	61	12
	Zone 8 Aminabad	32	517	16	50	0	362	108	41	156	178	101	29	12	33	484	76
	ZONE 9 Neelmatha	15	249	22	141	0	76	32	19	69	90	59	4	12	44	59	80
Lucknow City		99	1653	158	461	12	771	412	136	530	647	259	61	24	474	938	325
Total		99	1653	158	461	12	771	412	136	530	647	259	61	24	474	938	325
Raebareli City		56	570	64	138	0	272	160	70	244	230	20	2	0	246	324	84
Total		56	570	64	138	0	272	160	70	244	230	20	2	0	246	324	84
15 Unnao Town		3	45	0	6	0	9	30	0	15	30	0	0	0	24	21	6
Unnao City		31	528	17	78	0	353	97	93	230	180	16	9	0	157	371	123
Total		34	573	17	84	0	362	127	93	245	210	16	9	0	181	392	129
Sitapur City		14	151	26	13	0	74	64	13	66	48	24	0	0	12	139	21
Total		14	151	26	13	0	74	64	13	66	48	24	0	0	12	139	21
9 Lakhimpur Towns		16	158	8	2	0	138	18	4	122	32	0	0	0	6	152	52
Lakhimpur City		4	40	0	6	0	28	6	0	18	20	2	0	0	2	38	22
Total		20	198	8	8	0	166	24	4	140	52	2	0	0	8	190	74
Total Towns Total		19	203	8	8	0	147	48	4	137	62	0	0	0	30	173	58
Total City Total		204	2942	265	696	12	1498	739	312	1088	1125	321	72	24	891	1810	575
Total		223	3145	273	704	12	1645	787	316	1225	1187	321	72	24	921	1983	633

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DIST	ZONE	THRIFT HH	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Lucknow City	Zone 1 Lalbagh	4	28	8	0	0	52	12	16	28	24	4	16	0	4	0	40
	Zone 2 Aliganj	2	4	2	4	0	20	0	2	6	14	2	4	0	8	0	20
	Zone 3 Alambagh	12	22	3	6	9	206	3	10	32	76	31	50	3	8	9	206
	Zone 5 Daliganj	16	36	40	12	12	260	20	32	116	176	40	36	32	24	44	252
	Zone 6 Nakhas	7	15	18	9	20	40	46	19	11	29	10	15	4	0	0	40
	Zone 7 Indranagar	11	16	6	4	23	108	24	17	64	44	12	15	10	2	5	105
	Zone 8 Aminabad	32	77	141	105	82	413	92	12	8	405	37	43	102	127	97	413
	ZONE 9 Neelmatha	15	32	15	11	8	216	18	15	26	28	39	59	37	11	12	200
Lucknow City		99	230	233	151	154	1315	215	123	291	796	175	238	188	184	167	1276
Total		99	230	233	151	154	1315	215	123	291	796	175	238	188	184	167	1276
Raebareli City		56	48	60	88	44	472	88	10	228	238	66	36	54	54	98	418
Total		56	48	60	88	44	472	88	10	228	238	66	36	54	54	98	418
15 Unnao Towns		3	9	6	0	0	27	0	18	12	15	3	3	0	9	0	24
Unnao City		31	71	64	79	34	379	137	12	46	333	92	133	62	15	31	343
Total		34	80	70	79	34	406	137	30	58	348	95	136	62	24	31	367
Sitapur City		14	39	20	36	23	124	18	9	16	108	3	19	21	43	22	117
Total		14	39	20	36	23	124	18	9	16	108	3	19	21	43	22	117
9 Lakhimpur Towns		16	34	38	22	2	92	64	2	8	74	32	16	20	6	0	76
Lakhimpur City		4	12	4	0	0	38	0	0	0	38	10	8	12	6	2	38
Total		20	46	42	22	2	130	64	2	8	112	42	24	32	12	2	114
Total Towns Total		19	43	44	22	2	119	64	20	20	89	35	19	20	15	0	100
Total City Total		204	400	381	354	255	2328	458	154	581	1513	346	434	337	302	320	2192
Total		223	443	425	376	257	2447	522	174	601	1602	381	453	357	317	320	2292

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DIST	ZONE	THRIFT H.H.	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
Lucknow City	Zone 1 Lalbagh	4	12	4000	4	0	0	0	0	0	0	0	4	0	0	0	0
	Zone 2 Aliganj	2	0	5000	2	2	0	0	0	0	0	0	2	0	0	0	0
	Zone 3 Alambagh	12	0	21800	12	12	9	0	0	0	0	0	12	0	0	0	0
	Zone 5 Daliganj	16	8	45400	16	16	8	0	0	0	0	0	16	0	0	0	0
	Zone 6 Nakhas	7	0	7300	0	0	0	0	0	0	0	0	7	0	0	0	0
	Zone 7 Indranagar	11	3	9800	8	8	0	0	0	0	0	0	11	0	0	0	0
	Zone 8 Aminabad	32	0	39500	32	0	0	0	0	0	0	0	32	0	0	0	0
	ZONE 9 Neelmatha	15	0	28600	15	15	7	0	0	0	0	0	15	0	0	15	0
Lucknow City		99	23	161400	89	53	24	0	0	0	0	0	99	0	0	15	0
Total		99	23	161400	89	53	24	0	0	0	0	0	99	0	0	15	0
Raebareli City		56	52	110000	56	18	0	0	0	0	0	0	32	24	14	14	14
Total		56	52	110000	56	18	0	0	0	0	0	0	32	24	14	14	14
15 Unnao Towns		3	3	9600	3	0	0	0	0	0	0	0	3	0	0	0	0
Unnao City		31	0	71400	31	11	11	0	0	0	0	0	31	0	0	0	0
Total		34	3	81000	34	11	11	0	0	0	0	0	34	0	0	0	0
Sitapur City		14	15	28200	14	0	0	0	0	0	0	0	14	0	0	0	0
Total		14	15	28200	14	0	0	0	0	0	0	0	14	0	0	0	0
9 Lakhimpur Towns		16	6	9700	16	14	14	0	0	0	0	0	16	0	0	14	0
Lakhimpur City		4	0	7000	4	4	4	0	0	0	0	0	4	0	0	4	0
Total		20	6	16700	20	18	18	0	0	0	0	0	20	0	0	18	0
Total Town Total		19	9	19300	19	14	14	0	0	0	0	0	19	0	0	14	0
Total City Total		204	90	378000	194	86	39	0	0	0	0	0	180	24	14	33	14
Grand Total		223	99	397300	213	100	53	0	0	0	0	0	199	24	14	47	14

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DIST	ZONE	THRIFT H.H.	46	47	48	49	50	51	52	53	54	55	56	57	58	59
Lucknow City	Zone 1 Lalbagh	4	0	4	0	4	0	0	4	0	0	4	4	0	4	0
	Zone 2 Aliganj	2	0	2	2	0	0	0	2	0	0	2	2	0	2	0
	Zone 3 Alambagh	12	0	12	3	9	0	7	5	0	0	12	12	0	12	0
	Zone 5 Daliganj	16	0	16	0	16	0	0	16	0	0	16	16	0	16	0
	Zone 6 Nakhas	7	0	7	0	7	0	0	7	0	0	7	7	0	7	0
	Zone 7 Indranagar	11	0	11	0	11	0	0	11	0	0	11	11	0	11	0
	Zone 8 Aminabad	32	0	32	0	32	0	0	32	0	0	32	32	0	32	0
	ZONE 9 Neelmatha	15	4	11	8	7	0	11	4	0	4	11	15	0	15	0
Lucknow City		99	4	95	13	86	0	18	81	0	4	95	99	0	99	0
Total		99	4	95	13	86	0	18	81	0	4	95	99	0	99	0
Raebareli City		56	12	30	26	30	0	0	30	0	0	30	32	24	32	24
Total		56	12	30	26	30	0	0	30	0	0	30	32	24	32	24
15 Unnao Town		3	0	3	0	3	0	0	3	0	0	3	3	0	3	0
Unnao City		31	0	31	0	31	0	0	31	0	0	31	31	0	31	0
Total		34	0	34	0	34	0	0	34	0	0	34	34	0	34	0
Sitapur City		14	0	14	0	14	0	0	14	0	0	14	14	0	14	0
Total		14	0	14	0	14	0	0	14	0	0	14	14	0	14	0
9 Lakhimpur Town		16	0	16	0	16	0	0	16	0	0	16	16	0	16	0
Lakhimpur City		4	0	4	0	4	0	0	4	0	0	4	4	0	4	0
Total		20	0	20	0	20	0	0	20	0	0	20	20	0	20	0
Total Towns Total		19	0	19	0	19	0	0	19	0	0	19	19	0	19	0
Total City Total		204	10	174	17	165	0	18	160	0	4	174	180	24	180	24
Grand Total		223	10	193	17	184	0	18	179	0	4	193	199	24	199	24

**NATIONAL SLUMS DEVELOPMENT PROGRAMME (NSDP)
AND ASSISTANCE TO COMMUNITY STRUCTURE**

DIST	ZONE	Total H.H.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Lucknow City	Zone 1 Lalbagh	5	1098	1270	9	2	0	0	0	0	0	0	5	0	0	0	0
	Zone 2 Aliganj	4	1116	1230	4	1	4	2	2	0	0	0	3	0	0	0	0
	Zone 3 Alambagh	10	2561	3633	26	5	2	0	1	0	1	0	9	15	25	12	16
	Zone 4 Rajajipuram	7	1906	2799	6	3	0	1	1	0	4	0	3	38	44	33	35
	Zone 5 Daliganj	12	3615	4474	24	18	3	1	2	0	0	0	12	0	0	0	0
	Zone 6 Nakhas	18	5150	7190	20	13	9	2	0	1	0	0	18	0	0	0	0
	Zone 7 Indranagar	9	2896	4664	23	4	1	1	0	1	3	0	6	40	80	30	61
	Zone 8 Aminabad	4	851	750	5	0	2	0	0	0	0	0	4	0	0	0	0
	ZONE 9 Neelmatha	1	187	285	4	0	0	0	0	0	1	0	0	15	25	13	18
Lucknow City Total		70	19381	26295	121	46	21	7	6	2	9	0	60	108	174	88	130
Grand Total		70	19381	26295	121	46	21	7	6	2	9	0	60	108	174	88	130
Raebareli City		14	2691	240	12	2	1	0	5	0	2	0	12	35	45	25	37
Grand Total		14	2691	240	12	2	1	0	5	0	2	0	12	35	45	25	37
15 Unnao Towns		9	1115	1030	24	18	0	0	0	0	0	0	9	0	0	0	0
Unnao City		8	1145	900	20	14	0	0	0	0	0	0	8	0	0	0	0
Grand Total		17	2260	1930	44	32	0	0	0	0	0	0	17	0	0	0	0
12 Hardoi Towns		2	240	360	2	1	0	0	0	0	0	0	2	0	0	0	0
Hardoi City		29	6877	5752	15	21	0	0	0	0	0	0	29	0	0	0	0
Grand Total		31	7117	6112	17	22	0	0	0	0	0	0	31	0	0	0	0
Sitapur City		6	882	1111	14	6	0	1	0	0	1	2	2	50	70	38	60
Grand Total		6	882	1111	14	6	0	1	0	0	1	2	2	50	70	38	60
9 Lakhimpur Towns		21	2866	1281	34	10	9	0	10	0	6	0	15	106	134	80	110
Lakhimpur City		5	762	640	13	1	2	0	2	0	1	0	4	17	23	17	23
Grand Total		26	3628	1921	47	11	11	0	12	0	7	0	19	123	157	97	133
Total City		132	31737	34938	195	90	24	8	13	2	13	2	115	210	312	168	250
Total Town		32	4221	2671	60	29	9	0	10	0	6	0	26	106	134	80	110
Grand Total		164	35958	37609	255	119	33	8	23	2	19	2	141	316	446	248	360

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DIST	ZONE	NSDP H.H.	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Lucknow City	Zone 1 Lalbagh	5	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0
	Zone 2 Aliganj	4	0	0	0	0	4	9	6	0	0	0	0	0	0	0	0
	Zone 3 Alambagh	10	0	1	9	0	10	36	7	1	1	8	0	0	0	0	0
	Zone 4 Rajajipuram	7	3	1	3	1	6	28	13	0	0	7	6	0	0	300	100
	Zone 5 Daliganj	12	0	0	12	0	12	14	0	0	0	9	0	0	0	550	150
	Zone 6 Nakhas	18	0	0	0	0	18	13	4	0	0	6	0	0	0	0	0
	Zone 7 Indranagar	9	3	0	6	1	8	41	23	3	1	8	0	0	0	0	0
	Zone 8 Aminabad	4	0	0	4	0	4	6	6	0	0	4	0	0	0	0	0
	ZONE 9 Neelmatha	1	0	1	0	1	0	0	0	0	0	1	0	0	0	0	0
Lucknow City Total		70	6	3	34	3	67	147	59	4	2	43	6	0	0	850	250
Grand Total		70	6	3	34	3	67	147	59	4	2	43	6	0	0	850	250
Raebareli City		14	0	2	0	2	12	4	0	1	0	1	0	0	0	0	0
Grand Total		14	0	2	0	2	12	4	0	1	0	1	0	0	0	0	0
15 Unnao Towns		9	0	0	7	1	8	10	9	0	0	6	0	0	0	0	0
Unnao City		8	0	0	0	8	0	14	10	0	0	8	60	0	0	0	0
Grand Total		17	0	0	7	9	8	24	19	0	0	14	60	0	0	0	0
12 Hardoi Towns		2	0	0	2	0	2	3	2	0	0	1	0	0	0	0	0
Hardoi City		29	0	0	0	0	29	29	18	0	0	14	29	29	29	0	0
Grand Total		31	0	0	2	0	31	32	20	0	0	15	29	29	29	0	0
Sitapur City		6	1	2	0	6	0	15	9	0	0	5	0	0	8	0	0
Grand Total		6	1	2	0	6	0	15	9	0	0	5	0	0	8	0	0
9 Lakhimpur Towns		21	5	1	15	13	8	36	25	0	0	14	7	9	5	70	42
Lakhimpur City		5	1	0	4	5	0	13	2	0	0	5	0	2	0	27	6
Grand Total		26	6	1	19	18	8	49	27	0	0	19	7	11	5	97	48
Total City		132	8	7	38	24	108	222	98	5	2	76	95	31	37	877	256
Total Town		32	5	1	24	14	18	49	36	0	0	21	7	9	5	70	42
Grand Total		164	13	8	62	38	126	271	134	5	2	97	102	40	42	947	298

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DIST	ZONE	NSDP H.H.	31	32	33	34	35	36
Lucknow City	Zone 1 Lalbagh	5	0	5	0	5	35	3
	Zone 2 Aliganj	4	1	0	1	0	1	2
	Zone 3 Alambagh	10	0	10	0	10	28	7
	Zone 4 Rajajipuram	7	0	7	0	7	41	2
	Zone 5 Daliganj	12	0	10	2	10	0	12
	Zone 6 Nakhas	18	0	18	0	18	1100	11
	Zone 7 Indranagar	9	28	0	1	8	725	4
	Zone 8 Aminabad	4	0	4	0	4	0	4
	ZONE 9 Neelmatha	1	0	1	0	1	0	1
Lucknow City Total		70	29	55	4	63	1930	46
Grand Total		70	29	55	4	63	1930	46
Raebareli City		14	0	14	0	14	0	14
Grand Total		14	0	14	0	14	0	14
15 Unnao Towns		9	0	9	0	9	0	9
Unnao City		8	0	8	0	8	350	5
Grand Total		17	0	17	0	17	350	14
12 Hardoi Towns		2	0	2	0	2	0	2
Hardoi City		29	0	29	0	29	0	29
Grand Total		31	0	31	0	31	0	31
Sitapur City		6	0	6	0	6	0	6
Grand Total		6	0	6	0	6	0	6
9 Lakhimpur Towns		21	0	21	0	21	0	21
Lakhimpur City		5	0	5	0	5	0	5
Grand Total		26	0	26	0	26	0	26
Total Town		32	0	32	0	32	0	32
Total City		132	29	117	4	125	2280	105
Grand Total		164	29	149	4	157	2280	137

BALIKA SAMRIDHI PROGRAMME

DIST	ZONE	BSY H.H.	1	2	3	4	5	6	7	8	9	10	11
Lucknow City	Zone 1 Lalbagh	11	11	0	11	0	0	0	122	400	0	0	4
	Zone 2 Aliganj	11	11	0	11	0	0	0	174	0	0	0	0
	Zone 3 Alambagh	8	8	0	8	0	0	0	90	0	0	0	0
	Zone 4 Rajajipuram	15	15	0	15	0	0	0	484	0	0	0	0
	Zone 5 Daliganj	8	8	0	8	0	0	0	90	0	0	0	0
	Zone 6 Nakhas	8	8	0	8	0	0	0	172	0	0	0	0
	Zone 7 Indranagar	14	14	0	14	0	0	0	225	200	0	0	2
	Zone 8 Aminabad	8	8	0	8	0	0	0	96	0	0	0	0
	ZONE 9 Neelmatha	6	6	0	6	0	0	0	36	0	0	0	0
Lucknow City Total		89	89	0	89	0	0	0	1489	600	0	0	6
Grand Total		89	89	0	89	0	0	0	1489	600	0	0	6
15 Unnao Towns		31	31	0	25	0	6	0	313	0	0	0	0
Unnao City		24	24	0	0	0	24	0	363	0	0	0	0
Grand Total		55	55	0	25	0	30	0	676	0	0	0	0
12 Hardoi Towns		20	20	0	20	0	0	0	552	0	0	0	0
Hardoi City		20	20	0	20	0	0	0	100	0	0	0	0
Grand Total		40	40	0	40	0	0	0	652	0	0	0	0
10 Sitapur Towns		36	36	0	36	0	0	0	336	0	0	0	0
Grand Total		36	36	0	36	0	0	0	336	0	0	0	0
9 Lakhimpur Towns		33	33	0	33	0	2	0	323	0	0	0	0
Lakhimpur City		15	15	0	15	0	0	0	116	0	0	0	0
Grand Total		48	48	0	48	0	2	0	439	0	0	0	0
Total Town		120	120	0	114	0	8	0	1524	0	0	0	0
Total City		148	148	0	124	0	24	0	2068	600	0	0	6
Grand Total		268	268	0	238	0	32	0	3592	600	0	0	6

BALBARI SHIKSHA

DIST	ZONE	BALBARI H.H.	9	10	11	12	13	14	15	16	17	18
Lucknow City	Zone 2 Aliganj	1	1	0	0	12	28	5	10	0	1	0
	Zone 4 Rajajipuram	3	3	0	0	63	52	58	50	1	1	1
	Zone 6 Nakhas	1	1	0	0	22	18	15	14	0	1	0
	Zone 7 Indranagar	2	2	0	0	35	38	26	30	2	0	0
Lucknow City Total		7	7	0	0	132	136	104	104	3	3	1
Total		7	7	0	132	136	104	104	3	3	1	1
Unnao City		5	5	0	0	95	105	80	88	5	0	0
Total		5	5	0	0	95	105	80	88	5	0	0
Sitapur City Total		4	3	1	0	78	82	58	60	1	3	0
Total		4	3	1	0	78	82	58	60	1	3	0
9 Lakhimpur Total		3	3	0	0	39	81	37	80	3	0	0
Lakhimpur Total		2	2	0	0	36	44	28	31	1	1	0
Total		5	5	0	0	75	125	65	111	4	1	0
Total Town Total		3	3	0	0	39	81	37	80	3	0	0
Total City Total		18	17	1	0	341	367	270	283	10	7	1
Grand Total		21	20	1	0	380	448	307	363	13	7	1

Source : Based on survey conducted at Gini Institute of Development Studies, Lucknow for the project 'Evaluation of Swarn Jayanti Shahr Rozgar Yojna (SJSRY) and National Slums Development Programme (NSDP) and Other Programme : 1999-2000 in Lucknow Division of Uttar Pradesh', March-June, 2001.